JOHN BULL

Vol. VII. No. 174 | SATURDAY, OCTOBER 2, 1909. | ONE PENNY.

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For meaning of this number see page 11 of cover.

No. 304462

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

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The following claims have been received for the issue of June 26th, July 10th, August 14th and 21st:—

T. MCCLELLAND, 3, Hoofd Street, braamfontein, Johannesburg, South Africa. (No. 199690—June 26th.)

Corporal C. F. JAMES, Band, 1st Middlesex Regiment, Allahabad, India. (No. 36444—July 10th.)

JAMES W. HILL, 189, Goswell Road, E.C. (No. 103972—August 14th.)

C. E. HANSLOW, Oakside, Beaconsfield, Bucks. (No. 214672—August 14th.)

JOHN DEAN, The Rise, Sunningdale. (No. 108108—August 21st.)

R. H. LAWSON, 10, Wellington Terrace, Bean Street, Hessle Road, Hull. (No. 174852—August 21st.)

The following are the fifty numbers for our issue of August 28th:—

373	56241	111263	199367	247747
833	59786	117432	201345	251114
4673	60911	140413	207579	258999
11663	67282	143325	211748	261000
15847	74574	145764	213473	263482
22267	91681	156666	218317	269471
27969	97369	164217	225070	276354
30990	102365	181463	228664	288469
34110	103273	189670	237974	294556
50501	103873	196888	246934	304231

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED OCTOBER 30th (PUBLISHED OCTOBER 28th).

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED.

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

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IMPORTANT NOTICE.

Letters must be addressed to the Editor, or the Publisher, at 67, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.
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ROYAL ALBERT HALL, KNIGHTSBRIDGE, London, S.W.
ON
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Chair will be taken at 8.30 p.m.
BY
HORATIO BOTTOMLEY, Esq., M.P.
(President of the League).

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THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

At last the Cabinet has made up its mind to face the music. The fighting policy has won. At the special meeting called to consider the situation, it was agreed by all the members that the Budget was the most favourable battle-ground for the conflict with the Lords; but several Ministers were of opinion that next spring should be the date. Mr. Lloyd George, however, was emphatic for immediate action. "Will you give the people the Budget hot, or cold?" he asked.

Mr. John Burns is strongly opposed to early dissolution, and thinks it means disaster for the Liberals.

The need for a Business Government was splendidly illustrated during the debate upon the Stamps portion of the Finance Bill. Major Coates, the member for Lewisham, who, like a business man, speaks only when he has something to say, made out a splendid case against further taxes being placed upon Foreign and Colonial securities; but he might just as well have spoken to a tribe of Zulus. There were not six men in the House who were capable of following his arguments.

And here is another instance. We urged the Chancellor of the Exchequer to place the duty at present payable upon the transfer of Stocks and Shares upon the *Contracts of Purchase*, so that the gambler—who never takes up his stock—should pay the same duty as the *bona-fide* investor. This means that he would pay about one penny more in the pound upon his speculative transactions. But Mr. Lloyd George thinks it would "stop the business"! What business? Gambling—pure and simple. And this from the Government which passed the Street Betting Act! And just imagine a penny in the pound stopping the Stock Exchange gambler!

And were the evils of our Party system ever better illustrated than they are in the case of the compact with Lord Robert Cecil? His lordship is not exactly a politician after our own heart. He is too anæmic—too deadly serious. But he redeems faults of temperament by indefatigable industry, and by unflinching intellectual honesty. And yet, in order to avoid the frown of the Whips, he has to sign a humiliating promise that in attacking the fiscal policy of Tariff Reform he will do it in such a way as to "inflict the least possible injury upon the Party." Oh, for the John Bull League!

Which reminds us that the Albert Hall is already nearly full for October 21st. Why didn't we think of the Agricultural Hall? But there *is* the Park for the overflow!

When Mr. Dillon brought forward his ridiculous "Privilege" motion about the Duke of Norfolk's letter to his "dear Profumo," we protested against the attempt to make a mountain out of a mole-hill, and moved that the House should proceed to the Orders of the Day. But the Government, with its docile majority, and in its mortal fear of offending the Irish party, went solid for an enquiry. And now we have the Report of the Committee—to the effect that the letter "does not call for any further action on the part of the House." Oh, for that Business Government!

Mr. Keir Hardie says the Labour Party will number seventy after the General Election. It won't.

In spite of the protest of the Protestant Alliance, we can assure Sir John Knill, the prospective Lord Mayor of London, that the fact of his being a Roman Catholic will not in the slightest degree lessen the confidence and respect with which he will be regarded by the vast majority of the citizens. The Protestant Alliance is only a feeble organisation of bigots, whose noise is quite disproportionate to their influence.

Somebody has sent us a free ticket to the stalls, admitting two, for a recital of "'The Human Epic,' the great prehistoric poem by Rowbotham, the Modern Homer, at the Cavendish Rooms, Cavendish Square, W." reminding us that "a silver collection will be taken." It won't be taken from us.

One of our readers, apropos of General Booth's remarkable vitality at eighty years of age, asks, "What has become of Evan Roberts? Is he in an asylum, or living in luxury on his bequeathments, or working again in the mines?" We have no special information, but should think the odds would be roughly 1,000 to 1 on the first two alternatives coupled.

Writing in this column on September 11th, we suggested that the dukes should "own up, pay up—and shut up." A reader has sent us a copy of the *Brightlingsea News* of September 18th, in which we find a report of two speeches delivered by Mr. A. Levy Lever, M.P. In one we read, "his advice would be, 'buck up, pay up, and shut up;'" in the other we read, "it was high time the lords and dukes dried up, shut up, and paid up." This is almost as bad as the Kitchener-Curzon piracy. We also read in the same paper, under the heading of "Liberalism," that "Mrs. Levy Lever visited Great Bentley on Tuesday, and distributed sweets amongst the children." Very Liberal—almost socialistic.

What is a good husband? There is a lady at Kingston-on-Thames who knows. For substantial reasons she asked the local magistrates for a separation order. "He's a good man when he's not drunk," she explained, "but unfortunately he's always drunk." If she had to compile a dictionary she would probably define a good husband as a bad one.

Here is an extract from one of Baden-Powell's latest speeches:—

> Like you, I have a mother, and it is her birthday to-day. She looks upon me as her son, and upon you as her grandsons. (Delighted cheers.) I am going to send her a telegram of congratulation, and if any scout would like to join me in it, let him put up his pole." (Eleven thousand poles were upraised.)

No doubt it is very interesting to learn that this wonderful general was born in the usual way, and that his mother is yet alive, but we fail to see why eleven thousand boy scouts should lift up their poles in honour of her birthday. They would have been far better employed in climbing them.

It is hoped that the London City Mission will feel grateful for the posthumous philanthropy of the late Mr. George Broadrick, of Ipswich, who has left to it by will the whole of his personal wardrobe, including wear and tear. Before disposing of these hallowed remains, perhaps the director of the Mission will inquire of the executors whether the estate is impoverished by the legacy.

The Irish, apparently, have no monopoly of bulls, for an Edinburgh magistrate recently discharged a prisoner with the words: "If you come here again, your sentence will be doubled." What is twice nothing?

By this time everybody knows why the dukes indulge their dismal howls about the land clauses of the Budget. Another of them has been discovered in the midst of his sorrows—his Grace of Northumberland to wit. The poor Duke is for the moment occupied in trying to squeeze out of the Isleworth Burial Board £450 an acre for garden land (without a frontage), which they require for the extension of the cemetery. Also his Grace's Syon estate of 212 acres stands valued—*pace* Lloyd George—at £2,773, while a mill in Isleworth, erected on less than two acres, is valued at £1,818. Naturally, the Duke of Northumberland doesn't want a Lloyd Georgian re-valuation. Why should he? Yet it is obvious that either the mill-owner is paying too much, or the Duke is paying too little.

There is a pawnbroker in Preston—Mr. Sudell, of Fylde Road—who has splendidly qualified for the Grand Order of Good Samaritans. The other day a tramp, with a face more presentable than his clothes, calmly lifted a coat from outside the shop and walked slowly away, apparently with the object of getting into gaol. The man had not gone far when a policeman invited him to return to the shop. There the officer wanted to know whether the pawnbroker would give him in charge. The answer of the pawnbroker was to ask the man whether he would accept a coat if one were given to him. The answer being "in the affirmative," the man was invited inside, and to the surprise—and we are told to the pleasure—of the policeman, he presently emerged in a full rig-out down to the boots. This is not to say that other tramps stealing that pawnbroker's goods will be similarly rewarded. Probably Mr. Sudell is a man of insight.

Financial prospects do not appear to be promising for the Socialists at the next General Election. It will be recalled that at the Conference of the I.L.P. held at Easter, the executive were authorised to levy a shilling a member with the object of raising £10,000 for candidates' expenses. Up to date, the levy has been instrumental in securing £350, so that £9,650 is to seek. We believe there is a strong feeling in the party that the balance ought to be contributed by the State.

Talking of elections, if Professor Milyukoff, leader of one of the Moderate parties in the Russian Duma, can stand the shock he got the other day, he can stand anything. He was addressing an election meeting, and in a moment of burning eloquence he said he took leave to assert, without fear of contradiction, that the autocracy no longer existed in Russia, and that the power of the Czar was limited. At this point the policeman on the beat remarked that if the Professor did not gag himself *instanter* he would hear of something to his disadvantage, and then promptly closed the meeting. It is believed that Milyukoff is now revising his *Quicunque vult*.

We apologize for making any further reference to Polar matters; but the whole controversy has been dismissed as pure flapdoodle by a prominent "flat-earth" crank, and we cannot forbear to say a word. Lady Blount, President of the Zetetic Society—a name, by the way, which indicates that the purpose of the Society is "to seek"—in a recent lecture, again declared that there are *no* poles; therefore Peary and Cook are simply squabbling about the discovery of a thing that does not exist. Now, if Lady Blount's theory be true, the Government should lose no time in requesting Lieutenant Shackleton to hand back that £20,000. This is no moment to ask the people to finance useless Polar expeditions; and when it comes to paying out £20,000 for the purpose of looking for something that isn't there—well, it will simply prove that the earth is not the only thing that's flat.

An extraordinary case is reported from Scarborough. A local postman named Mason was seen by a police constable to come from certain land on Sunday. Suspecting he had been in pursuit of game, the constable not only arrested him, but commenced to search him. Having authority to go upon the land, the postman not unnaturally resisted, there was a scuffle, the policeman drew his truncheon, the postman took it from him, closed with him, and threw him down, injuring the officer's knee and finger. The officer blew his whistle, and according to witnesses at the subsequent police-court proceedings, he and the policeman who had responded to the piercing blast were seen kneeling on the chest of the postman, "who was offering no resistance." The man had a right to be on the land, and in fact the magistrates had to dismiss the charge against the postman on that head; but because the defendant resisted the police in making what he must have felt was unjustifiable search on unwarrantable suspicion, the policeman getting the worst of it, he was fined £2 for assault, and £1 for damaging the officer's trousers. This will teach the postman a lesson. He now knows that when a policeman wants to crack his head with a truncheon for doing nothing, he must let him do it.

Whatever else is to be said for or against the Salvation Army, nobody can deny that it offers original public attractions. For instance, one of its majors has been conducting a mission at Downham. Railway tickets were issued and freely distributed in the town from local headquarters. On one side of the ticket this is what appeared: "Heavenly Government Railways, 9091. Downham to Eternity. 1st Class, single journey. Free Ticket. Not Transferable. For Time Table, see other side." Here is the time table: "Friday, 8 p.m., Prayer Signalling. Sat., 8 p.m., Railway described. Sunday, 11 a.m., The Engine Shed; 3 p.m., Hallelujah Express; 6.30 p.m., Royal Mail to Glory. Monday, 8 p.m., Breakdown, Relief Gang. Tues., 8 p.m., The Last Train for Heaven. Booking Office open at All Meetings. Get your ticket for Heaven. Make haste." Personally, this sort of thing rather nauseates us. But if anybody else likes it he will no doubt be glad to know where he can get it.

We have caught Mr. Buxton, the Postmaster-General, making another joke. As it was a good one, however, we cannot rebuke him; on the other hand, as it was not his own, we cannot praise him. He was speaking at the International Associations of the Press. Illustrating his remark that the Press sometimes makes mistakes, Mr. Buxton quoted a telegram from a London journal. "Some ladies desired to go up in the aeroplane," it ran, "but it was recognised that their lives were too valuable, so Mr. Wright took up two journalists."

Mr. Hobhouse, Financial Secretary to the Treasury, explains that Consols are "transferable in the books in amounts of one penny and any multiple of a penny." Now is the time for the small investor to buy a penn'orth.

"They will not let my play run," cried John Dennis, a few nights after the failure of "Appius and Virginia," "yet they steal my thunder." Similarly, it looks as if Lord Curzon might well say of Kitchener, "He would not let me stay in India, yet he steals my speeches." If Lord Kitchener did not actually look up this old speech and steal it, the gentleman who "composed" it for him certainly did; unless he happens also to have composed Lord Curzon's and thought a slight variation of the one would serve all the purposes of the other. In any case, the next orator bidding farewell to India had better forget it, or he will find that it has become a chestnut.

From time to time we have had complaints of the conduct of a notorious hedge-creeper at Wakefield. This loathsome creature lived at Outwood, a township between Leeds and Wakefield. Night after night he used to leave his wife and family and walk a distance of four miles in order to crawl on his stomach under hedges and peep through cracks in hoardings to watch lovers and listen to their conversation. At the foot of one hoarding he had cut away the wood and refixed the piece on a hinge so that he could lift it up, and in dozens of places he had gimleted spyholes. His operations had become a public menace. On one occasion the brute followed a young man and woman, and after they had parted, he forced himself upon the woman and overcame her by threats, compelling her to meet him again and again. Eventually the girl partially lost her reason and attempted to end her life. We congratulate P.C. Lowe on having at last laid Arthur Pollard by the heels. As an instance of the difficulty there has been in catching him, it may be mentioned that the police officer had to hide in a tree and drop on him. As, thanks to the officer, Pollard will be safe under lock and key for the next three months, the young men and young women of Wakefield may now pursue their courtships in peace.

The *Daily Mirror* gives a picture of a child "eating fruit sent by the King." Of course it was eaten far more reverently than ordinary fruit would have been, but, strangely enough, the consumer did not go down on his knees or even remove his hat.

The men of Staveley, in Derbyshire, must be a pretty cowardly lot. On a recent Sunday a child, while playing with other children near the canal, fell in. Though there were about thirty men near at the time, not one of them made the smallest effort at rescue. True, one of them did cry out, "There's a child in." But if there were many cowardly men, there was at least one brave woman. On hearing the cry, a Mrs. Jackson rushed up the hill to the canal, jumped in, and though she sank twice, managed to bring the child to the bank. After she had made the little one comfortable in her own home, she went back to the canal and asked the men why they did not help her. One of them probably spoke for the others. "I worn't going to spoil my Sunday clo's," he said.

Mrs. Gallager, of Castlederg, is apparently an Irish lady wid a will iv her own. She has had a tale to tell to the local Guardians. Two tramps left a child at her house, promising to pay her 3s. a week maintenance. The tramps disappeared, Mrs. Gallager never received a penny, and the infant was on her hands. "I won't kape it a minute longer," fumed the lady; "ye c'n eether take it or lave it." "We'll not take it," said the chairman. "Thin ye'll lave it," said Mrs. Gallager; and without more ado she divested the infant of its outer garments and left it sprawling on the floor. "There it is t' ye," she added, as she vanished through the door; "ye c'n do what ye like wid it." The infant is now in the workhouse hospital, awaiting the rightful owner.

The vicar of Billingborough has our sympathy, the gas in the parish church having been cut off because of the non-payment of the Bill. At the time of writing, the vicar is holding evening service in the afternoon, but his prayer, "Lighten our darkness we beseech thee, O Lord," was probably not the less fervent for all that. Still, if the congregation cannot afford to pay up, how can the gas company be expected to light up?

If burial at sea is allowed for persons who die on land, an additional facility will be afforded for foul play. Cremation is bad enough, but it can only take place after due formalities have been gone through.

If the conclusion of the Committee of Privileges that the Duke of Norfolk's letter to his "Dear Profumo," Unionist candidate in the High Peak by-election, means anything at all, it means that the sessional order of the House of Commons forbidding the interference of peers in elections ought to be struck out. It is merely the perpetuation of a farce. Nothing ever happens, or can happen nowadays to a peer who so interferes. And, we pray you, why should not a peer interfere in a Parliamentary election if he wants to? Everybody else can interfere, and usually does. If a lord wants to stump a constituency for a political candidate, or write lovely testimonials as to his merits, let him. Nobody would, necessarily, be any the worse or any the better, and the noble lord would stand the same chance of being hit with inedible eggs as any other champion of an unpopular cause. M.P.'s are always interfering with peers. They have been threatening to end 'em or mend 'em ever since we were born, and pelted 'em with all the epithets in the dictionary, most of which they have deserved, and some of which they haven't. Yet as soon as a peer bobs up in the neighbourhood of an election to say a word for himself, or go for the fellow who has been giving him a character, up jumps somebody in the House of Commons with a motion for breach of privilege, and the poor peer is inquired into and reported on and entered for disapproval on the minutes. It really is not fair.

The difficulties that may arise with the extension of municipal enterprise, even when such enterprise is advisable on general principles, are being illustrated at the Seaforth Estate, Pendleton. Rates in the borough are going up, and, naturally, the rents of municipal property must in equity go up too. But this the tenants of the municipality will not recognise. They live in houses to the support and purchase of which several generations of ratepayers, including the present one, must contribute some hundreds of pounds yearly; yet they kick up a nasty row over the raising of the rents by 2d. per week. It will be eighty years or so before the borough makes a profit on the estate; meanwhile, it is obvious that if it were a very large one, the tenants might control the local situation and insist on the maintenance of rents at a standard that was grossly unfair to the rest of the inhabitants of the borough.

The report of the eviction of Miss Brown, of Fox's Buildings, Tabard Street, Borough, does not make nice reading. Miss Brown is 86 years of age, was born in the old house, and has never slept outside it; and her parents were there fifteen years before her. For managing to live in the Borough at all for 86 years some reward surely is due to the good lady. "Instead of which," she has been formally bundled out by her landlord, backed up by an order of the Court. No doubt it was all very right and necessary, but we are not astonished that somebody cried "Shame!" when Miss Brown's bits of sticks were firmly but gently placed in the road and she was led away, the "door being padlocked against her." Possibly Fox's Buildings are wanted for some modern improvement, and poor Miss Brown is old-fashioned and would not fit in with the new style. Anyway, if there are many Miss Browns of 86 years in the Borough, we trust that the Courts will not make orders more often than necessary, and that the eviction officers will be very careful in their work. There is a sprinkling of the Irishry just beyond the Borough, and it might hear of these things.

Jim Crow draws our attention to the statement of the *Saturday Review* that, "when a man is called a crank, we may be quite sure that there is something great about him." Something, however, need not be much.

Several of our London suburban readers complain of an increasing slackness in the management of the L.C.C. tram service. One of them says that last Friday he took a return workman's ticket to Norbury from the Embankment about 7 a.m. On arriving at Streatham, he was told that the car went no further. He was also warned that his ticket was not transferable to any subsequent car that was going to Norbury. There were others in the car in similar case, he says, and, being in a hurry and not having any surplus pennies, they "walked it." The same day another of our readers about midday took an ordinary car at Streatham for the Elephant. On reaching the Horns at Kennington he was surprised to find the car turning off to Westminster. He called the conductor's attention to the fact that the side-board of the car bore the word "Elephant." The conductor admitted it. He admitted also that "many passengers" had been deceived by it. Asked why he did not point the matter out to headquarters, the conductor replied naïvely that he had "already enough to do, and was not looking for trouble."

It was also pointed out to us recently that the system of extension tickets in use in South London is apt seriously to mislead passengers. The fare of a man wishing to go to Blackfriars, for example, was taken without demur by conductors on the Croydon section, but when he reached Norbury he found that he could not get to Blackfriars direct; he must elect to go to Victoria or the Embankment, or lose part of the value of his through ticket and board another car at Kennington. Moreover, many of the Croydon conductors do not know the fares to various points in town, whilst many of the town conductors do not know the fares to various parts of the Croydon section—admit, in fact, that they do not know the section at all. One of them, in reply to a reader who asked why the London men were not sent down in batches for an afternoon's study, said it had been mooted and the men were encouraged to improve their geographical knowledge of the line—by spending their off-time if so disposed, and paying their own fares down to Croydon! We repeat these travellers' tales without swearing to their truth. At least, they suggest the need for a little inspection of the South-side service—especially as the L.C.C. elections are toward.

Lady Grove says that "even the same joke let off upon the same individual will have a totally different effect at different times." But the same joke, like the same cheque, must not return too often.

That tiresome Lieutenant Shackleton is now appearing in the rôle of teetotal dogmatist. Writing to a Mrs. F. Allen, of Eastbourne, the talkative explorer who did not reach the Pole says: "Alcohol in any form in the Arctic or Antarctic regions is most injurious and is never used." So far so good. Doubtless he might say the same of soap, or ginger-beer, or any of a dozen other luxuries that are corroding the fine spirit of the race. But he went on to add: "The less alcohol is used in any part of the world, the better it is for the community." This is only half true. It all depends on the form and method in which the alcohol is used. Used as most Englishmen use it, alcohol does no material harm, if it does no vast good, beyond adding to the cheerfulness of the nation. This may be a greater service than many solemn persons imagine.

The Yankees have prevented a married woman and her lover from landing at New York. What a moral nation it is, to be sure. We suppose that the presence of this unregenerate couple would have hurt the tender susceptibilities of a population renowned for piety and chastity.

The "no clothes" fad seems to be making headway on the Continent. In the neighbourhood of Waidburg, men and women may be seen strolling through the woods and fields, clad in an irreducible minimum of covering. The gentlemen are reported to affect bathing suits, while the ladies are contented with a single garment of the "shift" type. The victims of this new form of lunacy, it appears, greatly enjoy their freedom from the galling restraints of conventional attire, and it is whispered that were it not for fear of inflicting too great a shock on the modesty of the local peasantry, they would be quite content with the protection afforded them by their native integument.

There is trouble at Preston apropos what is known by the man in the street as the "long pull." He pays for, say, a pint, and with his strong right arm the publican or the barman pulls a certain quantity over. The licensing magistrates have passed a resolution that the "habitual practice of giving the long pull by any person will be regarded as a serious objection to the renewal or transfer of a licence." In posting up this resolution throughout the town, the Chief Constable has added in red letters, "Should this warning be disregarded, the police will most certainly offer strenuous opposition to the renewal or transfer of a licence to any person who has been known to trade by such means, and it seems extremely doubtful, bearing in mind the resolution adopted by the magistrates, if (*sic*) such renewal or transfer will be granted." Evidently, therefore, the long pullers will have to be careful, and simply give measure for money. We live in queer times. A publican cannot do as he likes with his own beer.

A New Jersey (United States) man has been bound over under a £25 penalty for kissing his wife against her will. We have always understood that America was the freest country on earth. Our mistake.

THE WEEK'S "CHESTNUT":—

A wife complained to her husband that he was not sincere in his affection, and that when he kissed her he did not really mean it. "My dear," he said, in reply, "to prove my sincerity, every time I kiss you I will put a shilling in the money-box." After some months, out of curiosity, he broke open the box to see how many shillings it contained. To his surprise he found several half-crowns and half-sovereigns. He asked his wife for an explanation. She promptly replied, "Do you think everyone is as mean as yourself?"

THE JOHN BULL LEAGUE HAS ITS EYE ON—

MR. W. T. STEAD AND HIS "JULIA BUREAU," WHERE THE PUBLIC ARE INVITED TO COMMUNE WITH THE SPIRITS OF THE DEPARTED—AT A GUINEA A TIME.

"John Bull's" Biscuits.

NOTICE.—No more biscuits for births, deaths, or marriages, which creep into the wrong column. Much too gruesome to be funny!

OLD WOMEN.—Biscuits are uncompromisingly denied to papers alluding to "old women of both sexes." There are so many of them.

WEDDINGS.—No biscuits for bridegrooms wearing picture hats and crepe de chine. Why shouldn't they?

For saying, "We cannot congratulate Mr. Asquith on the achievement of a feat WHICH WAS INDEED IMPOSSIBLE,"

THE DAILY TELEGRAPH

TAKES THE BISCUIT.

For stating that "it was found that the bullet had entered the man's BODY JUST ABOVE HIS HEAD,"

THE BOLTON EVENING CHRONICLE

TAKES THE BISCUIT.

For stating that "Dr. Edleston, of Baslow, who is partner with Dr. Wrench, the Duke's medical adviser, has been in attendance, AND NO SERIOUS RESULTS ARE APPREHENDED,"

THE YORKSHIRE POST

TAKES THE BISCUIT.

For the following paragraph: "The atmosphere was so clear that at one time with the naked eye they could see nine trains on the Great Northern Railway FOLLOWING ONE ANOTHER *at the same time, five* GOING TOWARDS *London and four* GOING IN THE OPPOSITE DIRECTION,"

THE ESSEX COUNTY CHRONICLE

TAKES THE BISCUIT.

For stating that "in the second innings the Australians made 76 for NO RUNS,"

THE SINGAPORE FREE PRESS

TAKES THE BISCUIT.

*For stating that "*LORD *Strathmore is the* MOTHER *of a very large family,"*

THE WEEKLY SCOTSMAN

TAKES THE BISCUIT.

For announcing in a headline that "even the most active shares RELAPSE *into* ACTIVITY,"

THE EVENING NEWS

TAKES THE BISCUIT.

For stating that "the deceased was a prominent Wesleyan and his death will be deeply mourned by many FIENDS,"

THE MANCHESTER EVENING CHRONICLE

TAKES THE BISCUIT.

For stating that "Mrs. Gallagher appeared before them carrying a BABY *in her arms that two tramps had left with her* SEVEN YEARS AGO,"

LLOYD'S NEWS

TAKES THE BISCUIT.

For describing in the "London Magazine" the discovery of a man who "had been dead for weeks—perhaps for months," and accompanying this with a picture of the corpse and a candle STILL BURNING *beside him,*

AUSTIN PHILIPS

TAKES THE BISCUIT.

For the following: "Wanted, Cottage, with 6 or 8 rooms, FOR PIGS AND POULTRY, *within easy distance of Liverpool,"*

AN ADVERTISER IN *THE LIVERPOOL EXPRESS*

TAKES THE BISCUIT.

For the following report: "Police-constable Ashton said he was in plain clothes in Gold Street SWINGING A SPRIG BAG CONTAINING PAPER. *He was running down Gold Street, and pushed two girls off the path and hit one lad over the head,"*

THE NORTHAMPTON DAILY CHRONICLE

TAKES THE BISCUIT.

For alluding to "daily MATINEES *at the Alhambra, commencing* TO-NIGHT,"

THE DAILY CHRONICLE

TAKES THE BISCUIT.

For alluding to "a person named 3½d.,"

THE DAILY MAIL

TAKES THE BISCUIT.

OPEN LETTERS, POST-CARDS AND TELEGRAMS.

To the Right Hon. R. B. Haldane, Minister of War. War Office, Whitehall.

DEAR R. B.—Despite the fact that you have hustled the War Office considerably since you started drawing your salary, I notice there are one or two little things which have escaped your notice. For the time I content myself with drawing your attention to one. A certain Hussar regiment is shortly proceeding to service in India. Preparatively, the teeth of the regiment have been carefully examined. Twelve men have been discovered defective in canines, molars and incisors, and some supreme idiot in your office has intimated to them that they will either have to get their teeth put right and pay the dentistry bill, or take their discharge. Tell me, have I ever made a fuss about footing the bill for stuffing the teeth of otherwise efficient soldiers? Did I ever tell you that recruits were rushing into the British Army so fast that I would rather sacrifice twelve good men and true than plank down a few sovereigns to mend the implements wherewith they masticate their *recherchés* rations? Never a growl. Never a word. You may think—or the pigeon-hole minder under you may think—that this is "combining efficiency with economy"; I tell you plainly that I don't. I think it is tommy-rot. I am not saying that a man is likely to make a good fighting machine with a jaw full of tooth-aches. It is obvious he cannot see to shoot straight with his cheeks puffed up over his eyes. But what I wish you to understand is, that if a fighting man has nothing more the matter with him than a few repairable holes in his eating apparatus, I am willing to pay for as much gutta-percha, or amalgam, or metallic oxychlorides and phosphates as is needed to plug them, rather than close in on his shooting rights. And don't you forget it.

JOHN BULL.

To the Right Hon. A. J. Balfour, M.P., House of Commons.

DEAR ARTHUR,—Your speech at Birmingham was well enough in its way, but, in common with the *Morning Post*, I notice that you still fail to grasp the nettle. Do come to the point, my dear fellow. When you speak of Tariff Reform, what exactly do you mean by it? Surely you can answer a simple little question like that? If you will only do so, and do it in plain and simple language, who knows but that I may not be able to agree with you?

JOHN BULL.

To Lord Kitchener of Khartoum.

MY LORD,—I rubbed my eyes when I read of the strange scandal of your speech. It was, of course, a mere paraphrase of Lord Curzon's. No doubt you are a man of action rather than a man of words. But if you don't know how to speak, why not hold your peace? I can guess what really happened. You probably said to one of you secretaries: "D—— it all, I've got to make a speech. Write out something for me, and I'll learn it or read it off." Then the secretary, being also a man of few words and fewer ideas, got hold of Lord Curzon's remarks and dished them up for your benefit, imagining that no one would notice the "coincidence." I don't envy him now!

JOHN BULL.

P.S.—Congratulations on your election by my readers to the post of War Minister.

To Miss May Edwards, Suffragette, Birmingham.

VALIANT MAID,—Probably you have gained the summit of your ambition by getting yourself hauled before the Birmingham stipendiary and duly disposed of for the time being. I have been told over and over again that you Suffragettes have no axes to grind. "I was standing within two yards of Mr. Asquith," you told the magistrate, "with both an axe and a penknife in my hand. I wish I had struck him instead of the constable. Words will not touch him, and I think the time has come for blows." I do not wish to be too hard on a lady who, judging by these few remarks, is mentally afflicted. My one intent is to remind you that no political cause can be benefited by chipping bits off the Premier for the time being with the business implements of the butcher, and that this is not the way for a Suffragette to hew and carve her way to fame. I assure you that Mr. Asquith is quite too busy at the moment endeavouring to get the votes of men to worry himself about votes for women. He may have more time during the next Parliament. So keep up your courage and put down your choppers. Your hour will come.

JOHN BULL.

To E. Baggallay, Esq., Tower Bridge Police Court.

SIR,—Last week, a man named Thomas M'Lean appeared before you, summoned by the police for street-betting; and two officers—Sergeant Fisher and P.C. Soer—swore that they watched him from a van and an omnibus, and afterwards with the aid of a field-glass from a top room a hundred yards away; and saw him receive betting slips from different people. Surely evidence of this description should be taken *cum grano salis*, and amply corroborated before a conviction is warranted—as the paper or papers handed to the man might not have related in any way to betting. *But the defendant had been previously convicted*, and that fact, to some magistrates, seems to justify subsequent convictions on any sort of evidence. But to come to other details that were made known to your Worship. In the first place, the man was not arrested at the time—he was simply informed he would be summoned for loitering for the purpose of betting. Sceptical people will say that the reason this course was adopted was that, had he been taken into custody there and then, the fact that no betting slips were found on him might have militated against the value of the police evidence. However, Mr. Percy Robinson, who defended, elicited that the officers made notes of the conversation which took place between them and his client. It was sworn that these notes were made independently and at different times. You, sir, caused the note-books to be handed up to you, and read line after line from each of them—couched in the same phraseology, *verbatim et literatim*. You, sir, knew the men were lying, for you asked the officer: "Do you seriously mean to say that these notes were written entirely independently?" And P.C. Soer unblushingly answered "Yes."

One would have thought that a just and sensible magistrate would have reasoned that men who were capable of giving such obviously tainted testimony would also be capable of concocting a cock-and-bull story about seeing betting slips passed to any person "from vans and omnibuses and top rooms a hundred yards away"; but you, sir—solely on the evidence of these two police officers—convicted the defendant. Your conscience would not allow you to send him to prison, as you might have done, so you compromised by fining him £20. It was, moreover, pointed out to you that the conduct of P.C. Soer was called into question at the proceedings of the Police Commission, when it transpired (Question 38,759) that the wording of his report on a betting case was (although made quite independently!!) identical with that of his brother officer's. It is the attitude of magistrates like yourself, in allowing such evidence to pass without censure, that encourages the black sheep of the force to prefer reckless charges—especially against those who have the misfortune to have a previous conviction recorded against them.

JOHN BULL.

To Mr. Edwin Banwell, Farmer, Godney, Glastonbury.

SIR,—I have some difficulty in selecting words of adequate restraint to characterise your disgraceful conduct to your niece, a young girl staying at your house. Unconscious that she was doing anything to which you could take objection, she went into the orchard and gathered a few filbert nuts. You, sir, "caught" her in the act, and the other day dragged her before the Axbridge bench to answer a charge of stealing them. Surely you must be one of the meanest men on this earth, or one of the most spiteful. She was under your protection. She was linked to you by close ties of relationship, and yet you did not hesitate to bring this ridiculous, and scandalous, and paltry charge against her, either to teach her that you were the hardest nut in the whole countryside, or to gratify a subtle spite undisclosed in evidence.

I need not say, sir, that I am gratified to note that the magistrates not only dismissed the charge, but mulcted you in three guineas costs, and gave you a verbal trouncing into the bargain. This is the sort of justice I like to see on the magisterial bench, and if it is a fair sample of the way the Axbridge magistrates do their duty, I shall never have occasion to notice them save by way of commendation. As for you, Mr. Banwell, I shall be disappointed if I do not hear that you have gained the contempt of every man in Somersetshire.

JOHN BULL.

George Alexander, St. James's Theatre, London.

Understand you are to be candidate for Parliament next General Election. Not going there to play, are you? You'll have plenty of rivals.

BULL.

Pete Curran, House of Commons.

Congratulations on delightful phrase about "people who join hands for purpose of bringing children into the world." Why not move up to the Irish benches?

BULL.

SLANDER.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective; cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

Mere rudeness is not necessarily slander. To call a man "Thou fool" may involve perils of hell-fire, but no danger of a judgment necessarily follows. That depends upon the likelihood of a breach of the peace. After all, foolishness is a matter of opinion. Personally, I agree with Carlyle, for once, that people are mostly fools, and I can conceive the existence of idiots so benighted that they may not be absolutely convinced of my superior wisdom. Besides, if a man is a fool, he probably can't help it: he may have inherited his attributes from some prehistoric Puritan.

Protection for Skeletons.

But to take away a man's good name, if he be the proud possessor of so remarkable a commodity, that is slander, that is unpardonable, that should be punished in the deepest donjon, that can only be washed out in blood or tetrachloride. Even if a man has not a good name, he must be given a chance of recovering one. Is thy servant a dog, that, because he has a bad name, he should be hanged, drawn and quartered? No, no. There is much to be said for the puzzling axiom at law about the greater the truth the greater the libel. Why should backbiters and gutter-snipes have a royal or poetic licence to rake muck-heaps and exhibit garbage? Most of us have some skeleton in our cupboards. After all, it is our own skeleton, and we are entitled to have it protected against Paul Pry.

Curiosities of Criticism.

Hence my remarkable reticence. If I wrote all I thought about some of the people I dislike, I should run a grave risk of being mulcted in one farthing sterling. I also eschew personalities because they are bad form. Criticism? Yes, by all means. And there be many sorts of criticism. Sometimes it is false and complimentary, like the Lord Winterton's opinion of Mr. Guy Thorne; or it may be an empty platitude after the heart and manner of my Lord Avebury; or it may tinkle after the fashion of Mr. Rudyard Crosland when he has his nose in a cowbell. Then of course it is not worth a tinkler's curse.

The Cowardice of Calumny.

Now, old dears, I hope I have at last succeeded in mystifying you. As a matter of fact, I have only begun this intelligent essay with what Hall Caine's plays called Excursions and Alarums. The question before the House is whether, as a rule, slander is a virtue or a vice. I confess I could argue it either way according to the fee marked on my brief. I could persuade you that it is well to slander enemies of the human race in the hope that some mud may stick and that a catastrophe—say, conscription—may thereby be averted. On the other hand (if indeed anything ever happens on a hand), slander is a dangerous weapon. It has far too often been employed by the evil tongues of evil men for evil ends. Besides, it is a nuisance, for, like dum-dum bullets and poisoned wells and blows below the belt, it helps the coward against the hero, the snake in the grass against the lord of the forest, the kill-joy against John Bull. It should therefore be ruled out by the laws of social and political warfare. It should be visited with extreme penalties.

Stabs in the Dark.

Now, suppose that I were foolish enough to stand for Parliament. It would cost me the eyes of my head. I should spend sweat and treasure like a Trojan; I should even perhaps neglect your regular instruction, o ye humble men of heart. And yet, pending the establishment of the John Bull League, I might happen to be defeated by one or two votes. In that case, it would not be an epidemic of Tariff Reform, or a craze for the endowment of landlords, or any Tory heresy, or any eloquence on the part of the snufflers, to which I should owe my fall. No, a whisper would go round that I had been seen to put pepper into a cream-tart, or rumours would be circulated about truancy in my school-days, or an insidious attack would be made on the legitimacy of my last litter of kittens. Any lie would do, so long as I was afforded no opportunity for denial.

The Attitude of the Pulled Nose.

Methinks, the law deals too gently with the backbiter. But that is an additional argument for taking the law into our own hands. In old days, when any man traduced us, we did not run round to the magistrate whining and blubbering: "Please, sir, that naughty person has been telling untruths about me; will you kindly fine him forty shillings and bind him over to be of good behaviour?" Our methods were shorter and more to the point: a couple of friends presented a cartel, and pistols for two were followed by coffee for one in the morning. I confess I agree with Whistler in deploring the fact that, nowadays, a pulled nose may still be blown.

THE PARSON AND THE GARDENER.

HOW A REV. GENTLEMAN WAS STIRRED TO TEMPER.

In our issue of September 18th, we commented on the fact that a head working gardener, with twelve years' experience in one situation, married and with a family, had advertised for a situation, and in reply had received a letter from the Rev. W. T. Robson, Rector of West Rounton, Northallerton, who wrote offering a pound a week with a pound extra per quarter for cleaning the church and attending to stoves, bells, lamps, funerals, and weddings. He was also "to take orders from the rector's wife as well as from the rector," and he was to mow the lawn with a machine and churchyard with a scythe, cut ivy on house, clip hedges, trim path, grow all kinds of vegetables and flowers, clean boots, knives and windows, shake mats and carpets, bring in coals, wood and water, and sweep chimneys." By way of further recommendation the good rector added that the place was "healthy, quiet, and dull," and that the situation was "a good one for the right man." We ventured to ask whether the reverend gentleman did not want a lot for his money, and why he had not mentioned whether the soil was clay with a view to the man filling up his spare time by brickmaking.

We have now received a letter from the Rev. W. T. Robson, from which we quote:—

> A friend has sent me a copy of your paper of the 18th inst., and unless I receive an ample apology for the way in which you dare to advertise my name in your paper, I will let you feel the weight of the "bricks" which might be made in the spare time of my man, as the clay is here ready.
>
> What do you mean by using my name and address, and a mutilated copy of a letter to a gardener? Anyone who knows what he is writing about (which you do not) would know that the list of requirements is by no means unusual, and the only hard work our man has, is sweeping the chimneys once a year.
>
> You choose to ignore what you certainly read in the letter quoted, that a suit of clothes is given for the purpose. I do not mind all the world reading my advertisement, but I do mind that my name, with my initials and locality should be in such a paper, only fit for the gardener named in it to light a bonfire with, which last hard work was omitted in the list.
>
> Now, sir, if sir you are, you may take pleasure in seeing you have stirred the temper of one of that class you appear to delight in condemning, but I expect an apology from you, or at least a corner of your "valuable" space to print my protest, only if you do so, I should certainly prefer to be X.Y.Z.

In reply to the first paragraph of our reverend correspondent's communication, we would remind him that a threat of grievous bodily harm is a criminal offence, but we will apply for neither police protection nor a summons. In reply to the second paragraph, if the reverend gentleman will tell us in what way we have mutilated or misquoted his letter, we will look into his complaint. We are sorry, however, if we omitted to state that a suit of clothes was to be provided "for the purpose of sweeping the chimneys once a year." We always thought this kind of work was done with a broom. In reply to the last paragraph, our reverend friend may take it that we have the honour to belong to his own sex—a presumption for which we are in no way responsible—and that we do not at present see our way to tender any apology. In regard to the reverend gentleman's desire to be X. Y. Z. instead of W. T. R., we are sorry to be unable to assist him. So far as we are concerned he may be—but that would be rude and unchristian.

JOHN BULL IN THE CITY.

By Verax.

Information will be readily supplied to readers of John Bull *on the following conditions :—*

(1) *Letters containing inquiries must be addressed to the City Editor,* John Bull, *2, Copthall Buildings, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.*

(2) *Correspondents should adopt either a nom-de-plume, or mention initials, to which the replies will appear in the paper. The stocks or subjects inquired about should also be numbered.*

(3) *Replies are only made in the ordinary way through the columns of this journal under the above heading, and not by letter. Communications received after Saturday cannot be dealt with in the current issue of the paper.*

(4) *Under no circumstances will the proprietors undertake the sale or purchase of stocks or shares.*

(5) *If inquirers wish it, the address of respectable firms of stockbrokers, members of the London Stock Exchange, for transacting business, will be supplied to them.*

Special Notice.—"Verax" will not be dealing with inquiries till next week—the replies below relating to letters received prior to his appointment.

A FIRST CHAT WITH MY READERS.

Let me say at the outset that in undertaking the task of guiding the very numerous readers of John Bull in the selection of their investments, and of keeping them well informed of the most important movements in the Stock Markets, I am fully aware of the responsibility I assume. I shall, however, spare no trouble to furnish early and thoroughly reliable information, and I mean most emphatically to act up to my *nom-de-plume* in calling "a spade a spade," and to criticise severely when the interest of investors makes it desirable. Nor do I undertake my new duties unprepared, for I have a ripe experience and an extensive knowledge of Stock Exchange and City affairs extending over many years. Entering for once upon a personal statement, I may mention that for a good many years I wrote the article, "From Moses Moss to Benjamin Boss," in a well-known weekly paper. This was up to 1902. Nor have I been idle since, and my work as City Editor of other high-class papers has, I think, been appreciated to the full by their readers. I venture to hope, therefore, that I shall justify the confidence reposed in me, and that I shall prove as successful in my selections and forecasts as I have been elsewhere. No one is infallible, but it is possible by a careful study of intrinsic merits and of market conditions to ensure good results, provided no great calamity visits this country or the world at large. One of the worst of these is the outbreak of war, but, fortunately, international peace is now with us and it is not likely to be disturbed. Money will not remain so cheap as it is now, but it is not likely to get really dear, and rates of discount should remain moderate enough for all legitimate business. Prices, too, of most securities are by no means high, and thus all the conditions for profitable investment are given.

The "get rich quick" division may not, perhaps, find all they look for in my remarks—they are bound to be disappointed in their sanguine anticipations, but the times are enterprising enough to favour not only a substantial return upon money when skilfully invested, but also considerable appreciation in capital value. I do not mean to encourage the good people—mostly of the fair sex—who ask their financial advisers to mention at a moment's notice "something which will rise at once." Yet there arise, sometimes, opportunities when, by prompt action, an interest is to be obtained in some securities when on the eve of a sharp advance. Some such chances I hope to discover occasionally, but the choice of investments and the safety of securities already held by readers of John Bull, together with the trend of the various markets, will be more especially my care, and I confidently hope that those amongst the numerous readers of this journal who peruse my remarks carefully and act upon them intelligently, will derive considerable benefit therefrom.

Markets to Operate in, and Markets to Avoid at Present.

The investor who wishes to obtain good results by his dealings in stocks and shares must study, in the first instance, the trend of the markets, so as to select the sections in which the most profitable bargains are to be obtained with reasonable safety. He should also leave alone markets suffering from chronic neglect if there is a fair reason for their weakness. That is, for instance, the case just now with Consols and other Home Government stocks, and with Home Rails, partly owing to the unsettled political outlook in this country, and, in the case of Consols, also because the yield is considered insufficient. There is a tendency to look for larger returns, which partly accounts for the recent strong demand for Foreign Government and other similar securities, yielding from 4½ to 5½ per cent. Home Rails, although giving very fair returns on the basis of the last dividends, are suffering from poor traffics and from nervousness as to possible attempts at the nationalisation of railways. I need not here dilate on the question why Brewery and allied stocks are out of favour. The prudent investor has to leave these alone for the present, and he will also do well to pass by Yankee Rails. In the current high prices the most favourable possibilities in the United States are discounted, and it is clear from the character of recent manipulation of the market that it is the present aim of the New York financiers to unload their stocks upon the public. Fortunately investors in this country have learnt the lesson that he who wants to sup with the Wall Street magnates requires a long spoon, and the holdings of American rails in this country have been greatly reduced during the last year or two. On the other hand, Canadian Rails are flourishing, in view of the remarkable prosperity of the Dominion, and there is every prospect of *Canadian Pacifics* reaching higher prices, as will no doubt be confirmed by the proceedings at the meeting of shareholders to be held on October 6th. *Grand Trunks* are also bound to benefit by the bountiful crops of the Dominion, although not to the same extent. I also look eventually for a rise in *Mexican Railway* Second Prefs. and Ordinary, but those will be wise who put off operations until the dividend announcement on Sept. 30. But I look more particularly for active dealings and rising values this autumn in Kaffir and Rhodesian shares, and later on perhaps also in West African Mines. Rubber shares are already "booming," and everything points to popular favour growing almost to a craze in this direction. Having thus briefly sketched the desirable and undesirable categories of investments as far as these can be generalised, I now proceed to discuss the different markets in some detail.

Some Important Kaffir Mining Propositions—Shares to Lock Up.

During the best part of the holiday season, Kaffirs have been neglected by investors, although now and then Paris sent buying orders, which did not, however, suffice to maintain quotations. Hence a sagging movement, which has established a lower level. Too much was made of the temporary falling off of native labour on the Rand, for we now find that the advent of the South African Union also assures the solution of the labour problem, as is shown by the steps taken to push recruiting in Central Africa and in Cape Colony. The return of many holiday makers coincided with this favourable development, and, the market being denuded of stock, prices are advancing and will go farther ahead after the nineteen-day account. For the benefit of those who might wish to take an interest in progressive properties now in course of development or extension, I have drawn up a little table of such shares :—

	Issued Capital.	Claims.	Number of Stamps (including Tube Mills)	Price per £1 Share.
	£			
Bantjes Cons.	248,588	812	100	3 9-16
Brakpan	628,514	1,150½	400 (*a*)	3 3-8
Cinderella Deep	500,000	288½	50 working 100 nearly ready	2 3-4
Daggafontein Gld.	411,507	2,000	—	1 3-16
Knights Central	900,000	894	120	2 1-2
Randfontein Central	828,750	477	900	2 3-4
" South	1,920,000	861	400 (*b*)	2 9-16
Simmer Deep	1,353,170	1,035	200	22s. 6d.
West Rand Consols	2,004,424	1,785	100	28s. 6d.
Western Rand Estates	202,500	4,100	—	1 7-16(*c*)

(*a*) Proposed plant.
(*b*) Being increased to 560 stamps.
(*c*) 10s. shares.

I may briefly sum up the position on the Rand that large central batteries are ensuring a very considerable reduction in expenditure, and that for this reason a number of the above companies are larger than the usual run of Rand Mines, while in the case of *Randfontein Central* and *Randfontein South* amalgamations have taken place, which have

achieved this object. These properties, however, are not yet paying dividend, with the exception of *Randfontein South*, which company has taken over four dividend payers of the *Robinson Group*, the present profits amounting to £44,000 per month, but with the increased area and machinery profits will be largely increased. The *Cinderella Deep* is working, and is earning £5,000 per month, while with the 100 stamps now about to commence crushing the profits will largely increase. The *Knights Central* earned in August £6,400, and the latest move is that a large South African House has taken a big block of the same. Hence, a smart rise in the price. As this is also a large area, the crushing power will be considerably increased. The *Simmer Deep* is at present earning £15,000 per month, and is doing well, while the *West Rand Consols* is earning £8,000 per month. All these companies have been provided with additional working capital, so as to increase the output and profits. The *Bantjes Consolidated* is developing remarkably well, while the *Brakpan*, when it is working with 400 stamps, will show remarkable results, but so far it has not yet commenced crushing. Similarly, the *Daggafontein Gold Mining Company* is only in the development stage, and is not producing yet, but it is a very huge and "proved" property in the Far Eastern Rand. The *Western Rand Estates* is sinking shafts, and is in the development stage. It has also been supplied with a large sum of working capital. I have mentioned these properties as likely to develop into very large mining corporations, yielding big profits, the shares in which had better be bought now before they are in full working order. They are, however, only suitable for investors who are prepared to lock them up for a year or so, until they produce large amounts of gold and commence paying dividends.

Some Leading Dividend-paying Kaffirs Suitable for Investment—Mining Settlement Easily Surmounted.

There was no difficulty in connection with the mining carry-over, rates being comparatively light, when it is considered that rates of discount have advanced very considerably during the account, and we have now *Rand Mines* leading an improvement at 9¾, *Cons. Goldfields* at 7 1-16, with other finance share following suit. Kaffir mining shares of the highest class are now quite looked upon as investment stocks. Owing to the peculiar formation of the banket on the Rand. it is possible to estimate the length of life very accurately, and the grade of ore is also known, so that it is possible to calculate the yield almost to a nicety. The reduction in working expenses which is still going on is, moreover, rendering further large quantities of main reef payable. I have drawn up a little table giving eight leading mines :—

	Dividend (*) per cent. per ann.	Estimated Life. Years.	Price.	(b) Yield per cent. £ s. d.
New Modderfontein (£4)	15	35	12½	4 5 10
Crown Mines (10s)	135 (a)	50	8½	7 14 3
Ferreira Deep	85	15	6⅛	8 12 6
Langlaagte Estate	30 (a)	30	3⅛	10 0 0
Meyer and Charlton	50	15	5¾	11 3 4
Nourse Mines	15	25	3⅛	7 3 10
Village Deep	15	30	3⅛	4 3 10
Witwatersrand Deep	85	15	5⅛	10 0 0

(a) Estimated. (b) No allowance is made for estimated length of life. (*) On the basis of last half-yearly dividend.

The calculation is based on the last half-yearly dividends, the maintenance of which may be fairly relied upon. All the investor has to do is to make some provision in his own mind as regards the length of life, in the shape of a redemption fund, as the mine at a certain period comes to an end, but some of the above have very long lives, and that of the *Crown Mines*, the great Wernher Beit amalgamation, is, estimated at 50 years, while a dividend of 135 per cent. was foreshadowed at the time the amalgamation was completed, with the prospect of a further increase. The *Langlaagte Estate* has just absorbed the Langlaagte Block "B" and the Langlaagte Buildings, and the first half-yearly dividend of 15 per cent. will be paid at the end of this year. The *Meyer and Charlton* is also a very substantial mine, which has recently acquired further claims, thus extending its life. The *New Modderfontein* at the first glance yields but a small return, but it must be remembered that in the near future it will have a much larger crushing capacity, and will almost double its profits. The *Village Deep* also is about to increase its crushing capacity. Dividends on these shares are payable every six months, and there is no drawback to this form of investment. General Botha's optimistic statement on his departure for South Africa was a strong factor in the market.

SPECIAL NOTICE.—Shareholders in John Bull, Ltd. (holding ten shares and upwards), are entitled to an advance copy of Verax's *Market Report; thus enabling them to take advantage of early and special information.*

The Buoyancy of Rhodesians—Some Promising Shares and Some Dangerous Gambling Counters.

The extension of the railways in Northern Rhodesia across the Congo frontier shortly to be completed, and the remarkable reports on the richness of the new *Abercorn Banket* goldfield, are the chief causes of the renewed buoyancy of *Rhodesians*. This will help *Chartered* and *Tankanyika*, which are interested in the railway extension, and also *Consolidated Goldfields*, *Rhodesia Exploration*, and *Rhodesia Bankets*, which have invested in the new goldfield. But I consider the pushing up of *Globe* and *Phœnix* £1 shares to 5¼, and of *Giant Mines of Rhodesia* to 6⅛ as going altogether beyond a fair value justified by the reports so far available. As to *Selukwe*, which has been rigged from 6s. to 12s. 6d., and has since fluctuated between 9s. and 10s., these are an even more dangerous gamble, especially as on Saturday the directors issued a statement that the manager had cabled that recent developments did not show any improvement in the value of the ore bodies, but an independent report is to be obtained. Yet the gamble goes on. Last week the shares of £1 each in the *Bucks Reef Gold Mining Company* were introduced in the market at 2, and promptly run up to 2¾ (capital £120,000 in £1 shares). Rich ore appears to have been treated, but the question is how long it will remain so at depth, and this is therefore also a risky plunge. It certainly would be safer to deal in some of the low-priced shares of companies whose capital has been severely cut down in recent reconstructions.

The Jungle Market Waiting—Other Mining Markets Mostly Uninteresting—The Rise in Nigeria Bitumen.

Jungles (West Africans) have mostly been quiet of late, with the exception chiefly of *Prester Block "A"* and *Prester Mines*, which have advanced to 33s. 6d. and 9s. 3d. respectively in anticipation of the railway extension reaching these properties in the course of October. There are other rich mines in West Africa, but the above will apparently lead the market just now. The latest reconstruction is that of the *Broomassie*, on which I shall have more to say. *West Australians* are steady, but inactive, being in need of some stimulus. *Broken Hill* shares seem at last to rally from their prolonged depression. *Copper* and *Copper Mines* are being intermittently bulled by the American speculators, but as the consumption is now far behind production the outlook is by no means encouraging, and in case of money getting dear in Wall Street a heavy fall would be probable, which would strongly affect *Rio Tintos*. By the way, *Nigeria Bitumen* (also dealt in amongst Jungles) have taken a jump from 1¾ to 2 15-16 (reacting to 2½) on a cable reporting that 2,000 barrels of oil were being taken from No. 5 borehole and that the river and lake were covered with oil. Hot water has since been encountered, but this is not unusual, and does not, after all, affect the value of the oil discovery. *Nigeria Investment* fluctuated between 2 15-16 and 3¼.

The Stock Exchange and the Rubber Share Market—A Remarkable Advance.

It is to the credit of the Stock Exchange that it is never slow to recognise the merits of any new enterprises which take the public fancy. The potentialities of the rubber-share market, for instance, were admitted very soon after a market was formed therein at the London Commercial Sale Rooms, and now the volume of dealings on the Stock Exchange is actually considerably in excess of that at Mincing Lane. This is as it should be, as it makes for greater stability of the market and for greater freedom in dealings in the shares. Of course, everything depends upon the course of prices of rubber, which is now in a booming condition, and has risen from 8s. 2d. to 8s. 11d. during the last month. Rubber shares have also experienced an all-round advance, leading active shares gaining from 10 to 20 per cent. during the time. The question, of course, is in how far consumption will keep pace with the ever-growing production. For the twelve months ending June 30th last, the production is estimated at 70,587 tons, against 66,379 tons in 1907-8. while the consumption for 1908-9 is estimated at 71,989 tons, against 62,376 tons in 1907-8. There is an increasing demand for rubber, as shown by the further rise, but it is impossible to say how far speculation has entered into the purchases. A fall in rubber would, of course, at once start a sharp decline in Rubber shares. Some of the market favourites are still *Linggi* 2s. shares at 24s. 3d. xd., *Vallambrosa* 2s. shares at 24s. 6d., *Cecily* Ordinary £1 shares at 11⅛ (about to be split in 2s. shares), *United Serdang* £1 shares at 3 15-16, but all these have already had a big advance. *Jugra Lands* £1 shares at 26s. 6d., *Straits* (Bertram) £1 at 36s., and *Jong Landor* £1 shares, 10s. paid, at 5s. 6d.—6s. 6d. premium,

have more recently come into notice, but I need hardly point out that all the usual risks of speculation attach to operations in rubber shares.

POINTS FROM THE MISCELLANEOUS MARKET—FAVOURABLE AND OTHERWISE.

The Whirligig of Time: Some Reflections on Shansis—Are Not Anglos Too High?—The South American Traction Eclipse—Bieckert's Meteoric Career—America's Cotton Shortage Good for Egyptians—The Otis Rise.

The whirligig of time brings many changes. Not so long ago there were none so poor as to do *Pekin Shansis* reverence. A remarkable change has, however, come over the scene, and whereas these shares almost went begging in 1907 at 6s. 9d., they have now reached the—to them—dizzy height of 36s. The mainspring of the advance has come from Paris. I admire the French operators for their courage, but I have less respect for their prudence. In fact, anyone who pays more than 30s. for Shansis will be giving hostages to fortune. Another stock which has been rushed up too high, regardless of intrinsic merit, is *Anglo-American* Deferred, or Anglo "A," as it is more familiarly known. No doubt the recent American Railroad activity considerably benefited this concern, but, after all, the future has also to be taken into consideration, and one never knows when, for instance, wireless telegraphy will give the cable companies a blow from which they may never recover! Under these circumstances, although Anglo "A" is a £100 stock, I consider it distinctly dear at 21¾ on instrinsic merit. A mere 8s. dividend was paid thereon for 1908, and even if the distribution for the current year is increased, this will not compensate for the risks of the future. There has of late been an eclipse in the South American traction group, owing to various causes, one of which is the somewhat staggering net decrease of 133,000 dollars shown in the August statement of the *Mexican Light and Power Company*, making an aggregate decline of 223,400 dols. since January 1st. If the figures for the rest of the year do not show any better, the possibility of a reduction of the dividend will have to be faced. *Bieckert's Brewery* stocks have had a meteoric career, a circumstance which does not recommend them to the steady-going investor. The market is quite a nominal one, and the movements are dictated from Argentina. Last year the quotation was up to 216, but this year it has been down to 75, following the very unfavourable directors' report published in July last, announcing the passing of the dividend for 1908, as compared with 15 per cent. forthcoming for 1907. There has since been a substantial improvement to 120, the price going up by leaps and bounds, and it has now transpired that the company has sold the site of its old premises at Buenos Ayres for £200,000. I need hardly say that the ordinary investor will give this stock the strict go-by. Another illustration of what is one man's poison is another man's meat is afforded by the present cotton situation. In America a considerable shortage has to be faced, owing to the devastation caused in the cotton belt by the great hurricane. The result has been a great rise in the price of cotton. This, of course, benefits growers in other parts of the world, and none more so than those in Egypt, where the cotton is being hurried forward rapidly in order to take advantage of the high prices, and having an estimated crop of 7 to 7¼ cantars, the latest developments spell decided prosperity for the Egyptian growers in particular, and for Egypt in general. Egyptian securities have at last begun to respond thereto, but those who can afford to bide their time will still find plenty of opportunity to speculative investment in such shares as *Egyptian Delta Lands, Daira Sanieh, New Egyptian*, and *United Egyptian*, not to mention the various Bank shares. *Otis Steel* have come up this year with a run from 50 to 79, and the directors, in their forthcoming report, will have somewhat of a task to justify this big rise. A year ago, it may be recalled, the dividend was 5 per cent.

'Ware Americans—Juggling with the New York Bank Statements—False "Bull" Rumours—The Example of Erie.

At no time more than the present has it been necessary to write "'Ware Americans." The glory of the market has been on the wane since the death of Mr. Harriman, and the bull pools in Wall Street are resorting to all manner of subterfuges in order to prop the market up. In the first place, various stocks have been selected for manipulation, for the purpose of covering the distribution of others. When one particular stock has served its purpose, another is brought forward, and so the ball is kept rolling from A to Z. As such stocks are manipulated, so every kind of report is propagated, such as increased dividends and "melons." So far, the former have been conspicuous by their absence, and the latter have not been cut. The wirepullers have even descended to juggling with the weekly statements of the New York Associated Banks, having complete control of these institutions. Even then, however, Saturday's bank statement shows a surplus reserve of only 10,320,000 dols., as compared with 52,000,000 dols. a year ago. If, however, the true position were revealed, it would be found that the loans have increased by 6,000,000 dols., and that the surplus reserve has shrunk by over 5,000,000 dols.! Moreover the crop demands have not yet been by any means satisfied, and New York, which not so long ago aspired to become the chief financial centre of the world, is now compelled to borrow heavily in London, and to pay through the nose for such accommodation. A large number of new railway issues have yet to be made, amongst which a *Milwaukee* emission of up to 50 million dols. of 4 per cent. refunding bonds is being offered here. The crux of the American market position thus lies in the monetary situation, and as this is becoming increasingly strained, it is a question of time how long the Wall Street bull pools will be able to carry their load, unless they obtain further considerable assistance from outside sources. It must not be forgotten that, despite the fluctuations which have so far taken place, American Rails still stand at a very high level, as will be gathered from the following table:—

	1909. Highest.	Lowest.	Present.
Atchison	124¾	101	121½
Baltimore	124½	106	120½
Erie	40	23⅜	35¼
Milwaukee	167 5-8	143½	165
Union Pacifics	226	175¼	209½
U.S. Steels	89	42¼	88½

I do not advise bear operations on any extended scale, as it is impossible to tell what the manipulators have up their sleeves, but the intrinsic position is such that operators would be well advised to give the market a wide berth altogether. President Taft seems to have adopted "Roosevelt-ism" in its most virulent type, and this may also give the market many a bad quarter of an hour. The crops have generally turned out well, except cotton, which has been devastated by the recent hurricane in Louisiana, and this, of course, is an additional adverse point in the case of the southern railway group, such as *Louisville* and *Southern*. Apart from the standard stocks, there can be no doubt that the lower-priced stand far too high. Take, for instance, *Erie*. It is hardly necessary to relate to my readers the very chequered history of this road, which not so long ago was on the point of going again into the Receiver's hands. There are 48 million dols. of First Preference, and 16 million dols. of Second Preference stock, which have been dividendless since 1907, and which must first get their full 4 per cent. dividend per annum before the common stock, of which there are 113 million dols., can come even within sight of a dividend. When that will be, heaven knows, but, at any rate, a very long time, and on merit I cannot see that *Erie* Common are intrinsically worth more than the price of 12¼ at which they stood early last year. I need hardly point out that no dividend has ever been paid on this stock, and what applies thereto is applicable also to the stocks of so many other American Railroads, unless some of these find their salvation in absorption by bigger roads.

NIGERIAN OIL COMPANIES.

A good deal of interest centres just now in Nigerian oil companies, there being promising indications in various parts of the properties taken up, while oil has been struck in quantity by the *Nigeria Bitumen Company* in the No. 5 bore, the existence of an oilfield in Nigeria having thus been proved. Oliver and Partners, Ltd., are in our advertising columns drawing attention to the *Nigeria Investment Corporation*, to the *Petroleum Development Company*, and especially to the *British Colonial Petroleum Corporation*, which was formed to work a licence to drill for oil in an area of 225 square miles, granted by the Governor of Southern Nigeria. The late Government geologist to the Nigerian Government says that in his opinion that area is as promising a property as can be obtained in the Protectorate. When Oliver and Partners, Ltd., who have thoroughly studied the position, recommend so emphatically, there can be little doubt about their value.

MAPPIN AND WEBB.

The directors of *Mapin and Webb* (1908), *Ltd.*, have declared an interim dividend at the rate of 6 per cent. per annum on the Ordinary shares, calculated from the date of payment of instalments to June 30th, payable on October 1st. The interim dividend on the Five and a-Half per Cent. Cumulative Preference shares is payable on the same date.

COMPANY PROMOTING UP TO DATE.

Amongst the new registrations I notice Youlten's "Onyx" Process (International), Ltd.—"£2,000, in 40,000 Preferred Ordinary shares of 6d. each and 960,000 Ordinary shares of ½d. each." It would be interesting to know how the calls on the Ordinary shares are payable.

FINANCIAL ENQUIRIES.

NATIONAL TELEPHONE COMPANY.—F. R. (Llandudno).—We see no advantage in selling just now. J. S. (Hornsey).—(1) We are glad to know that you have done so well in taking our advice given to you some time ago. (2) We do not much like Uruguay securities.

WRINKLES PUBLISHING COMPANY.—S. P. W. (Keynsham).—You appear to have ground for complaint, but we cannot be of service to you in the matter. We return your papers.

FIVE PER CENT. INVESTMENTS.—W. H. B. (Faversham).—There are plenty of them about which offer excellent security.

LYONS' SHARES.—A. G. D. (Clapham).—We think them a good purchase.

ONE AND ALL HORTICULTURAL ASSOCIATION.—OIL CAKE (Beckenham).—We have always heard the association well spoken of.

PROMOTION OF COMPANY.—H. J. L. (Wimbledon).—You will have to consult a solicitor, and leave it to him to carry through the formalities.

TWO SAVINGS BANKS.—J. P. (Bristol).—We think both are safe.

THE PALACE RESTAURANTS, LIMITED.—L. J. C. (Bedford).—We really do not know what you can do at present. It is a most unfortunate business.

OUTSIDE BROKERS.—ADANSI (Paris).—We thought we had answered your letter advising you not to risk any money in Stock Exchange speculations. READER OF JOHN BULL (Wimbledon).—Give them a wide berth. J. A. C. (Halstead).—Throw all such papers in the fire. NOSKOPI (Bristol).—Have nothing to do with the people whose circular you send us. R. C. J. (Swansea).—Ditto. J. T. (Luton).—All you have to do is to wait. You are promised a huge return upon your risk, and we hope you will get it. Personally, we do not think you will. DUNLEARY (Dublin).—They are much like the rest—better avoid them. J. P. (Canning Town).—Do not waste your money in the way suggested. W. H. K (Bangor).—Write to them again, and let us know the result. Be sure not to send any more money to these people.

METROPOLITAN BANK.—A. B. C. (Slough).—No.

HAMBURG STATE LOTTERIES.—J. S. (Edinburgh).—Yes, they are genuine.

THE GOVERNMENT AND MUNICIPAL SECURITIES CORPORATION.—A MEMBER (South Yardley).—Have nothing to do with it.

CHARING CROSS BANK.—A. R. (Dundee).—Our opinion is asked and given pretty well every week. We do not like concerns that offer interest for deposits up to 10 per cent. E. F. K. (Grimsby).—Ditto. M. C. S. (Killiecrankie).—Our reference was not to this bank. G. L. (Portobello).—No. E. B. (Glasgow).—Ditto. A. J. W. (Birmingham.).—We never recommend deposits where such a high rate of interest is offered as 7 per cent.

TARAGALLA TEA COMPANY.—W. M. (Bristol).—The answer is in the negative.

SAFE SPECULATION.—JOHN L. (Harwich).—You want to know whether you would be in wise in sending your £30 to a notorious firm of outside brokers for the purpose of speculating on the Stock Exchange. You would be mad to do so. Keep the money in the savings bank.

MUTUAL PROPERTY INVESTMENT COMPANY.—E. M. N.—We do not think it is advisable to do so.

NEW SHEFFIELD AND ROTHERHAM RACECOURSE COMPANY.—AJAX (Salford).—These shares are not quoted on the Stock Exchange.

CANADIAN RAILWAY BONDS.—J. K. (Grantham).—The guaranteed Four per Cent. First Mortgage Debenture Bonds to which you refer represent a sound security.

VARIOUS SHARES.—BULLITE (Newport).—We do not like any one of them.

EAST TILBURY (CANADA) OIL FIELDS, LIMITED.—D. R. (Fife).—We are not in love with Canadian companies.

THREE MINING SHARES.—AUSTRALIAS (Highgate).—Do not risk any more money in Nos. 1 and 2. The third should go higher.

SAFE BUILDING SOCIETY.—W. B. (Palmer's Green).—Try the Perpetual, of New Bridge Street.

NIGERIAN RUBBER SYNDICATE, LIMITED.—FAIRFAX (Handsworth).—Your son would be foolish to invest his savings as suggested.

COMMERCIAL GAS COMPANY.—W. M. B. (Ratcliffe).—An excellent investment.

NEW WHEAL ELIZA CONSOLS, LIMITED.—R. A. H. (Hounslow).—Is it possible to sell your interest? It would be better to do so, even though you do not get very much for it.

PERPETUAL INVESTMENT BUILDING SOCIETY.—J. M. (Notting Hill Gate).—Yes, it is an excellent society.

WELSBACH PREFERENCE.—E. T. S. (Clapton).—We should sell.

MINING SHARES.—A. C. H. (Bourneville).—They would be very speculative.

PARINGA MINING SHARES.—G. R. (Lyndhurst).—The risk of loss you would run is so inconsiderable that perhaps it would be as well to take them.

SUNDRY SHARES.—LYRIC (Leicester).—Of the six shares you name we should prefer those of John Barker and Co. and the Home and Colonial Stores.

SKATING RINK SHARES.—A. E. R. (Wednesbury).—We do not advise buying any of these rinking shares

LONDON CHARTERED BANK OF AUSTRALIA.—J. V. W. (London).—Your interest has passed.

UNIVERSAL STOCK EXCHANGE.—W. J. (Hanley).—We have no doubt that you would be treated fairly by the Exchange, which has been doing business for a great number of years. The same answer applies to your question as to Messrs. Lockwood and Co.

FARROW'S BANK.—F. G. R. (Manor Place).—We think you would be safe in doing so. F. A. H. (Basingstoke).—Yes, we think so. J. P. (Manchester).—We think it quite safe, but study the published accounts for yourself.

PURCHASE OF CONSOLS.—H. D. (Leytonstone).—Ask your bankers to put the thing through for you.

SAPPHIRE AND RUBY COMPANY OF MONTANA.—J. A. (S. Hackney).—We have heard nothing of the concern for many years.

WITHDRAWAL FROM BUILDING SOCIETY.—V. J. (Leytonstone.)—The society is entitled, under its rules, to act in the way you complain of.

LONDON AND PARIS EXCHANGE.—P. T. (Eastbourne).—Don't worry about the liquidation. You can recover nothing from it. H. J. K. (Blackpool).—It seems to us that your contention as to the gambling character of the transaction is accurate. H. E. (Tooting).—Glad you took our hint, and withdrew your money in time.

THE RECONSTRUCTION SYNDICATE COMPANY.—J. A. (Hammersmith).—The answer is in the negative.

OTTOMAN AND PANAMA BONDS.—CONSTANT READER (Manchester).—You say that you bought some of these bonds from Cunliffe, Russell and Co., Paris, and you are told "that they are of no value whatever." Without seeing the bonds we cannot speak with absolute certainty, but we have no doubt whatever that any bonds this firm may have sent you are genuine, and, if that is the case, the Ottoman Bonds are now worth about £7 and the Panama about £5

GLENAMMAN ANTHRACITE COLLIERIES.—A. W. C. (Redruth).—Have nothing to do with these shares.

CHINESE GOVERNMENT FIVE PER CENT.—BULLDOG (Brighton).—Yes, we think them a safe investment.

COMMONWEALTH OIL SHARES.—W. B. (Runcorn).—We think them a very promising speculation at their present quotation.

HENDERSON'S TRANSVAAL ESTATES.—J. A. (Glasgow).—We should sell.

LIPTON'S BANK.—C. J. C. (Plymouth).—Yes, quite safe.

NATIONAL UNION OF CLERKS.—J. H. L. (Bristol).—We think that for the purpose you have in view another office would be better.

CURRIE AND CRISP.—W. H. (Sunderland).—On their own admission these people are bankrupt. You should write off the amount as a bad debt.

HUNGARIAN LOTTERY.—F. M. (Chelmsford).—The odds are very much against your getting a prize. Better have nothing to do with it.

PREMIUM BONDS.—C. H. (Manchester).—You have been misinformed. The present price of Ottoman is about £7 5s., and of Panama about £5. ELECTRIC SPARK (Smethwick).—Ditto. T. W. (Swansea).—Messrs. N. Keizer and Co., of 29, Threadneedle Street, E.C., would, we think, give you the information you want. BONDHOLDER (Winchester).—Ditto. X. X. (Ebbw Vale.)—Do not buy through any of the people you name. A. S. (Dublin).—Ditto. F. P. (Guernsey).—You do not tell us the description of the Belgian Bonds you hold.

INTERNATIONAL SECURITIES CORPORATION.—G. K. M. (Worthing).—It seems to us that the Official Receiver has no right to retain the £5 10s. you sent him. AN OLD READER (Walsall).—They are of no value.

NATIONAL CASH REGISTER COMPANY.—E. T. S. (Brighton).—We should do nothing until one of the test cases has been settled. W. S. (Glasgow).—Ditto.

ILFORD (1908).—E. T. (Ilford).—We do not think the shares inviting

GARDEN CITY ASSOCIATION.—LETCHWORTH (Westcliff-on-Sea).—(1) The objects of the association are most excellent, but we can hardly recommend its shares as an investment.

PREMIUM BONDS.—If you buy Premium Bonds from Messrs. Cunliffe, Russell and Co., you may rely upon delivery, but you will have to pay a good deal more than the market price.

THREE U.S.A. SECURITIES.—AMERICAN SECURITY (Cannon Street).—All three securities are first-rate, and little likely to show serious fluctuation.

LONDON AND WESTMINSTER LOAN AND DISCOUNT COMPANY.—T. H. B. (Hanwell).—We should not advise the purchase.

EAST RIDING RACECOURSE COMPANY.—C. H. C. (Nottingham).—We cannot help you in the matter. You should put the facts before a solicitor.

NATIONAL BENEFIT TRUST.—J. H. P. (Allerton).—Yes, it is an office of standing.

INVESTMENT OF £150.—SAFETY (Rugby).—We should prefer the local loan stock. Bank shares are not suitable for a person of very small means.

VANCOUVER COPPER COMPANY.—VANCO (Ashby-de-la-Zouch).—The balance-sheet received last September should have given you a pretty clear inkling of the position.

COMMONWEALTH OIL DEFERRED.—B. B. (Birmingham).—We think well of the future of this company.

NATIONAL DEPOSIT FRIENDLY SOCIETY.—T. J. G. (Stratford).—Yes, quite sound.

UNITED TEA TRADE SYNDICATE.—C. V. R. (Liverpool).—We know nothing about these people, but if the policies are guaranteed by the National Standard Life Assurance Corporation, that corporation will, of course, be responsible.

THE MARGATE AND DISTRICT RINKERIES.—FIRST QUESTION (Margate).—We do not recommend the purchase of shares in rinking companies.

THE UNITED SERVICE SHARE PURCHASE SOCIETY, LIMITED.—X. Y. Z. (Chelsea).—We regret that we cannot help you in the matter.

ANGLO-AMERICAN INVESTMENT TRUST, LIMITED.—J. L. C. (Leytonstone).—Have nothing to do with it.

THE FORESTERIAL LAND TIMBER RAILWAY COMPANY, LIMITED.—J. L. (Manchester).—We know nothing to warrant the payment of 31s. for each of these £1 shares.

FRITZ DOOOR BANK.—T. G. (Hull).—They are much like other Continental lotteries, and if you take our advice you will not risk any money in them.

VALUE OF SHARES.—A. B. (Bermondsey).—Sell them if you can.

JOHORE RUBBER LANDS.—H. H. G. (Brixton).—Very little.

CINDERELLA DEEPS.—H. H. D. (Edmonton).—We think your friend gives you good advice.

THE ISSUING HOUSE OF LONDON.—H. W. (Bury).—We believe so.

THE PUBLIC BENEFIT INVESTMENT CORPORATION.—M. (London).—We have no information respecting this concern.

LLOYD, MACGREGOR AND CO.—C. W. (London).—The thing is, of course, a fraud, as we have said time and again. BULLITE.—Ditto.

COUNTY COUNCIL STOCK.—COUNTRY SPINSTER.—No; you must buy through a broker.

WELSBACH PREFERENCE.—C. G. (Chesterfield).—The preference shares are a fair purchase as the company has a good hold of the trade, although it has to reckon with increased competition, and some of its patents have run out.

ANCIENT ORDER OF FORESTERS.—T. H. (Wallsend).—We do not see how we can help your friend. The request of the society is a very reasonable one, and must be complied with, unless you can satisfy the authorities without it.

VINE PRODUCTS COMPANY.—M. R. (Dunchurch).—It was an unfortunate purchase. The only thing we can suggest is that you put the matter into the hands of a solicitor.

EAST SUSSEX GAS LIGHT, COKE AND WATER COMPANY.—BULLITE (Southsea).—Our information is no later than your own. Why not write to the secretary asking him when the interest will be paid?

THE BORMAL POWDER AND AMMUNITION COMPANY.—J. H. (Swansea).—We do not know that we can add anything to the explanation given by the company.

BRITISH AND COLONIAL TRADING SYNDICATE.—F. W. T. (Perth).—The answer to your question is in the negative.

DOLORES MINING SHARES.—R. B. (Cheltenham).—Yes, we think them a fair speculative purchase.

THOS. OWEN AND CO., LIMITED.—A. F. R. (Ashford).—If you can get what you paid for them, yes.

SUNDRY SHARES.—ANTIPODES (Bournemouth).—Without exception, the companies have found their way to Carey Street.

R. A. SMITH AND CO.—H. J. M. (Wealdstone).—We have looked over your papers, but in the absence of the form you signed, or a copy of it, it is impossible for us to say whether they are entitled to make the £5 assessment. If you will sign forms purporting to be the conditions of the contract without reading them, sent to you by persons of whom you know nothing except that they belong to a class who are mostly rogues, you cannot reasonably complain if in the end you find yourself on the wrong side of the account. But we are bound to say that the system under which Messrs. R. A. Smith and Co. work appears to be amongst the most impudent which has come under our notice. You buy an option upon certain shares, they go up many points, and Messrs. R. A. Smith and Co. bring you in their debt at the close of the transaction to the tune of £11. As to your remedy, you have none. If you take action, Messrs. R. A. Smith and Co. will probably plead the Gaming Act.

SAFE INVESTMENT.—W. S. W. (Kilburn).—We do not think bank shares would be suitable for your purpose, having regard to the heavy liability attaching to most of them in the shape of uncalled capital. We advise you to buy Chelsea Electricity Supply Preference shares, which at their present price would give you about 6 per cent.

METROPOLITAN AND COUNTY EXCHANGE.—ANXIOUS ENQUIRER (Leeds).—You say that you have saved a few pounds, and you ask whether you may safely send it to these people for the purpose of Stock Exchange transactions. Certainly not, unless you want to lose it

THE GUARANTEE ADVERTISING COMPANY.—RISK (Islington).—We never recommend our readers to accept situations in companies who make the condition named in your letter.

NATIONAL AND ECONOMIC INVESTMENT ASSOCIATION.—W. M. (Blackburn).—Better have nothing to do with it.

THE "YORKSHIRE EVENING POST."—B. J. R. (Leeds).—No such ridiculous statement as that made in your letter appeared in JOHN BULL. We are well aware that the Conservative Newspaper Company, Limited, are a prosperous company.

AMONG THE LAWYERS.

THE EXECUTIVE AND THE LAW.

We take the following pregnant observations from the *Law Journal*. They support the view consistently taken in this column upon the tendency of modern Governments to infringe the liberty of the subject—

"The impatience of control, which adds so much bitterness to the political campaign against the House of Lords, betrays itself in other directions, where the liberties of the subject are even more clearly involved. The controversies raised by Mr. Lloyd George's Budget, however important, and even vital, they may be to the interests of the classes directly affected, have their supreme significance in the struggle which they involve for the exaltation of the Executive above the Law. It is not only the House of Lords which is concerned in this struggle; every institution which serves as a check against the new bureaucracy is equally challenged and attacked. The comments of the extreme section of the Radical press on the debate in the Lords on the Housing and Town Planning Bill are almost unseemly in the vehemence of their threats against all who oppose the vast spread of officialdom, with unlimited powers, which this measure would create. Lord Alverstone has taken an active part in the discussion of the clauses which are directed to withdrawing the administration of the Act from the control of the Courts, and the whole question of the right of judges to express opinions on such matters, 'outside their business as mere interpreters of statutes,' is ostentatiously raised. In the eyes of every unprejudiced observer, the intervention of the Lord Chief Justice in exactly such questions is of the highest value and importance; and there can be no doubt that the Bill now under discussion will be vastly improved by the amendments to which he had given the great weight of his authority."

THE LAW SOCIETY AS POLITICAL PAMPHLETEERS.

Members of the Law Society have just received the Supplementary Report of the Committee of the Society on the Finance Bill, 1909. The Committee say they desire to "avoid entering upon matters of acute political controversy," and immediately go on to observe that "it is invidious and unfair to impose taxation on individuals merely because they happen to be the owners of a particular class of property." This principle, they say, if once admitted, may so extend as to "shake the confidence and sense of security of the community." The Committee do not wish, so they say, to enter into the arguments which might be urged against the land taxation proposals, but that does not prevent their expressing the opinion that the "landowners of the country will be unfairly and unduly harassed by the proposed taxation." And the report even expresses a want of confidence in the Treasury Department in framing the Rules for the Bill! Now there is plenty to be said against the Budget, but it is not for the Law Society, or its Committee, to play the part of the political pamphleteer. The Law Society exists to safeguard the professional interests of its members. It is within its right in pronouncing upon the legal bearing of a particular legislative proposal, and upon its effect on the interests of solicitors; its Committee goes beyond its legitimate limits when it announces that the "landowners of the country will be unfairly and unduly harassed by the proposed taxation." We understand that the Committee consists of eleven gentlemen, with the President and Vice-President of the Society, but there is nothing to show that these thirteen solicitors speak for the whole profession on these non-professional matters, and we are not surprised that there are members of the Society who strongly object to its conversion into an engine of party politics.

AN UNCLE'S CHARGE.

The *Birmingham Daily Mail* reports a curious case which came before the Axbridge Bench a few days ago. It seems that Beatrice Banwell, a young domestic servant of Enfield, was invited by her uncle, Edwin Banwell, a farmer, to spend her holidays with him and his wife in Somerset, an invitation she accepted. Mr. Banwell happening to have some nut trees near his house, and the girl, being fond of nuts, picked some. Thereupon her uncle summoned her for "stealing" them, which he valued at 6d. We are glad to find that the Axbridge Bench acted like sensible men. They told the farmer that he ought not to have brought the case, and dismissed the charge, ordering Banwell to pay £3 7s. 6d. costs, a most richly deserved fine. We have a word with him elsewhere.

POLICE AND PERJURY.

In our issue of September 11th we directed attention to the case of Mr. Alfred Geo. Sapsworth, the licensee of the Red Lion, Portland Street, Soho. It will be remembered that Mr. Sapsworth was summoned before Mr. Denman at the Marlborough Street Police Court for selling drink to a drunken person and permitting drunkenness on his premises, and although there was no evidence in support of these charges other than that of the police, and that was rebutted by four independent witnesses called by Mr. Sapsworth, the magistrate fined him £10, with five guineas costs. Upon the evidence we had no hesitation in saying that Mr. Sapsworth has been unjustly convicted.

We have since received a letter from Mr. Sapsworth thanking us for our comments. In this letter he writes:—

> I should like to further enlighten you as to the hardships the magistrate's decision entails. The present is my third "conviction," and I can honestly say that the other two (the first of which took place six years ago) were as equally "trumped up." Now a third conviction is as good as putting "paid" to my career as a publican, as of course my licence will not be renewed. This means that my business has been absolutely taken from me. I have been in the trade all my life, and now find myself, a married man of 29 years of age with a wife and family, compelled to seek a new way of earning a living.

THE COST OF AN ASSIGNMENT.

Recently we referred to the way in which the Bankruptcy Department manages estates that come into its hands, leaving little or nothing for creditors. Since then, a correspondent has sent us particulars of receipts and payments in connection with a Deed of Assignment. Our correspondent thinks that if a matter of this kind were brought before the public it would have a salutary effect in preventing solicitors from incurring huge bills of costs in estates which are to yield the creditors practically nothing. We fear that no exposure possible will have much effect upon solicitors whilst they are permitted to make the charges of which complaint is made, but it may be useful in assisting to form public opinion, and so ultimately to influence Parliament, if we give some particulars of this case.

The receipts amounted in all to £2,430 16s. 9d., and the outgoings came to £2,297 4s., of which £7 2s. 5d. remains unpaid. In order to provide the creditors with £133 12s. 9d., or a dividend of 4d. in the £, the following charges have been incurred:—

	£	s.	d.
1. Preparation of statement of affairs ..	8	8	0
2. Solicitors' costs	249	12	8
3. Trustee's remuneration	82	0	0
4. Auctioneer's charges	13	19	4
5. Travelling expenses, Board of Trade fees and disbursements	65	9	6
6. Committee of inspection	31	15	3
	£451	4	9

or almost three and a half times the amount divided amongst the creditors.

This is not the only matter to which exception can be taken. We observe that apparently the business has been carried on for some time, and that it cost to run it £1,758 4s. 3d., whereas the trade receipts were only £1,260 3s. 3d., showing an apparent loss of £498 1s. We are assuming, of course, that the debts collected, £373 19s. 8d., were old debts due to the firm, and not accrued while the business was carried on.

LEGAL ANSWERS.

The Alliance Loan and Investment Society.—J. F. (Shepherd's Bush).—We are not acquainted with the circumstances to which you refer, but we take it that inquiry would show that the gentleman you mention is not legally liable for the deficiency. It might be as well to consult a solicitor.

Claim for Compensation.—T. L. (Swansea).—According to your statement, you refused £75 offered by the Harbour Trust, preferring to take the matter into Court. There we gather from your letter, which is not very plain, you failed to sustain your claim for damages. In these circumstances we do not know how you are to get compensation. Having appealed to Cæsar, and Cæsar having gone against you, there is no more to be said.

Loss of Deposit Book.—W. H. G (Plaistow).—If you wish to revive the account, you should see the authorities, who will no doubt, after due enquiry, supply you with another book.

Loan to Friend.—S. B. (Southampton).—The form you suggest would be quite binding. You should have it stamped.

Position of Company.—P. A. (Moseley).—There must be seven signatories to the articles of association of a company, but it is sufficient that each of these signatories is the holder of one share only.

Liability upon Shares.—John L. (Linlithgow).—If you bought shares in a joint stock company and paid for them their face value, there can be no further liability. If the shares are only part paid, you are liable for the balance.

Dealings with Moneylenders.—E. T. B. (Balham).—If the facts are as you state them, we advise you to consult a solicitor. He will probably be able to be of considerable service to you in the matter.

THE BUDGET—

AND OTHER MATTERS.

While Lord Rosebery's speech was yet ringing in the ears of the public, came the second side of the question from the Prime Minister, and yet again another side of the question from Mr. Balfour. Now, it stands to reason that all these arguments cannot be right. There are naturally two sides to a question, but only one side can be correct. It seems strange, does it not, that three great men, each to the best of his ability serving his country, each man a great statesman, look at an argument in different lights. One of them is right and two are wrong; there can be no question of that.

How much more difficult, then, is it for men not conversant with these matters to argue about them. Not only these matters, but anything outside their own real sphere. For instance, take furniture. How many of the public are gulled by glaring advertisements into visiting firms that will eventually best them to the last penny. Now, there is one firm that is able to treat the public in the way the public should be treated, that is with fairness and straightforward dealing. We refer to the Midland Furnishing Company, Limited, of Holborn, W.C.

A day or two ago we paid, by special invitation of the managing director, a visit to the magnificent showrooms of the Midland Furnishing Company, Limited, of Southampton Row, Holborn. These premises, already the handsomest in the furnishing trade, have just been redecorated throughout. Neither money nor time have been spared in order to make the showrooms as attractive as possible. Their celebrated model flats at £50, £100, £200, and £500 have been refurnished in a wonderful way. It has always been the firm's boast that better value can be obtained from them than from anyone else, and, seeing these specimen homes, which are only samples of what may be done for the various stated sums, we can quite understand their claim—nay, more than that, we can heartily endorse it. Beside these model flats they now show some magnificent model rooms, ranging in price from 12 to 300 guineas. At the same time they have added greatly to their stock of all kinds and styles of furniture, and some of the reproductions of old styles that were shown to us were more than beautiful. We can safely say, without fear of contradiction, that at noother house advertising the gradual payment system can such elegant furniture be bought, nor does any other house charge such moderate prices. This is really not to be wondered at when one takes into consideration that the firm manufactures most of their goods themselves.

While we are speaking of the Midland Furnishing Company, perhaps it would not be out of place to give a word of praise to their business methods. They are beyond reproach. No scandal or suspicion of sharp dealing has ever been associated with their name.

Their gradual payment system is simplicity itself. You select your goods—everything is marked in plain figures—and you can extend your payments over one, two, three, or more years without any extra charge whatsoever. If you live too far away to make a personal selection, write for their free guide and catalogue, and select from that. They ask you for no deposit, and under no circumstances is any interest added.

If you live in the country, but prefer to come to town and select personally, the firm pay your fare upon any order of £30 worth and upwards.

They plan and lay carpets and linos free, and pack and deliver goods without charge. Should you prefer to pay cash, they allow you 5 per cent. discount.

Do not forget to write for their free guide and catalogue, and whatever you do don't forget their address—15 to 23, Southampton Row, Holborn, London, W.C. Call and look round; say John Bull sent you. They will be delighted to show you anything you like without any obligation to yourself.

WHERE BRITAIN LEADS.

THE CURE OF ILLNESS.

LONDON HOLDS MOST SUCCESSFUL HEALTH INSTITUTION IN THE WORLD.

Official Confirmation that the Sandow Treatment Cures 99 out of every 100 Patients.

Special Arrangements for "John Bull" Readers in all parts of the Country.

There has not often before been any subject which has received so much attention as that paid during recent times to the work of Mr. Sandow and the band of physical culture experts he has gathered around him at that wonderful establishment, The Sandow Institute, situated in St. James's Street, London, S.W.

An extraordinary impression has been created upon his time by Eugen Sandow, and yet it is the opinion of many authorities that Mr. Sandow's work in curing illness without medicine is as yet comparatively in its infancy.

From this we do not mean to convey that his methods are undeveloped, or that his system is in any sense in an experimental stage, for it has long since passed beyond the period of experiments.

To-day Curative Physical Culture is an exact Science. More exact than any other form of treatment of illness.

The Sandow Institute, large and well-equipped as it is, however, is not one-tenth of the size it would need to be if only all the sufferers whose ailments it lies within its director's power to relieve and cure were to realise what he and his drugless method could do for them.

THE WAYS AND MEANS.

The men or women who were veritable wrecks, whose digestive organs refused to perform their duties, whose food turned to acidity, whose nervous weaknesses beggared description, whose appetites were nil, whose night watches were made miserable by lack of sleep, and who were reduced to a perpetual nightmare of depression, who are to-day healthy and strong, hearty eaters, sound sleepers, thorough enjoyers of life, as a result of consulting Eugen Sandow may be numbered in thousands. Let us then inquire for a moment into the ways and means by which all this has been brought about. There is still an idea abroad that Curative Physical Culture involves violent or protracted exercise. No greater fallacy could be. Take the instance of the man or woman whose nervous and digestive systems are both in a bad state, and see what the treatment means.

The exercises by which Mr. Sandow secures such successful results have a double effect and intention, and are scientifically designed, not only to strengthen weak organs, and to build up the fabric of the body as a whole, but concurrently they encourage concentration of the mind and the building up of the will power.

A CAREFUL METHOD.

In every instance the exercises are carefully graduated to exactly accord with the strength and condition of the patient, and there is no possibility of a strain.

How carefully Mr. Sandow regulates them to the requirements of the most delicate men, women, and children may be gathered from the interesting fact that medical men are regularly sending even *heart* cases to him for his treatment.

In the cases of delicate children Mr. Sandow's system works wonders. Anæmic girls, weedy boys, girls who have developed curvature of the spine, can all be built up in a few months into sturdy children.

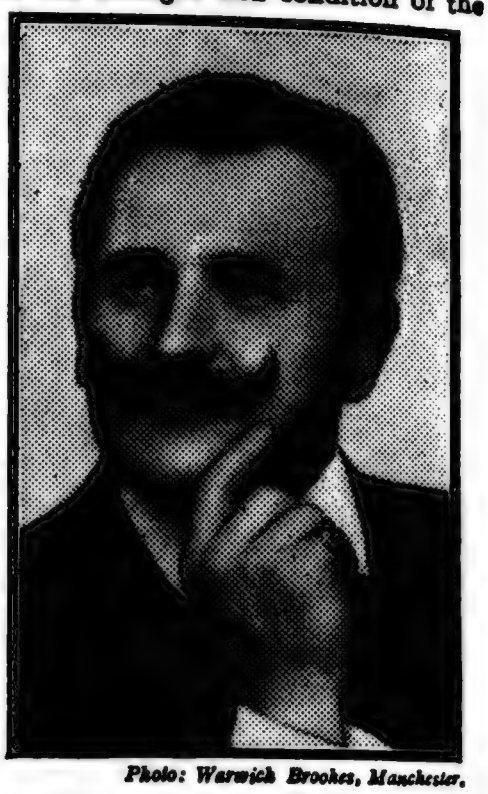


Photo: Warwick Brookes, Manchester.

A GREAT BOON TO THE MIDDLE-AGED.

To the man who has led a strenuous life, either at home or in one of the services abroad, and who at the age of

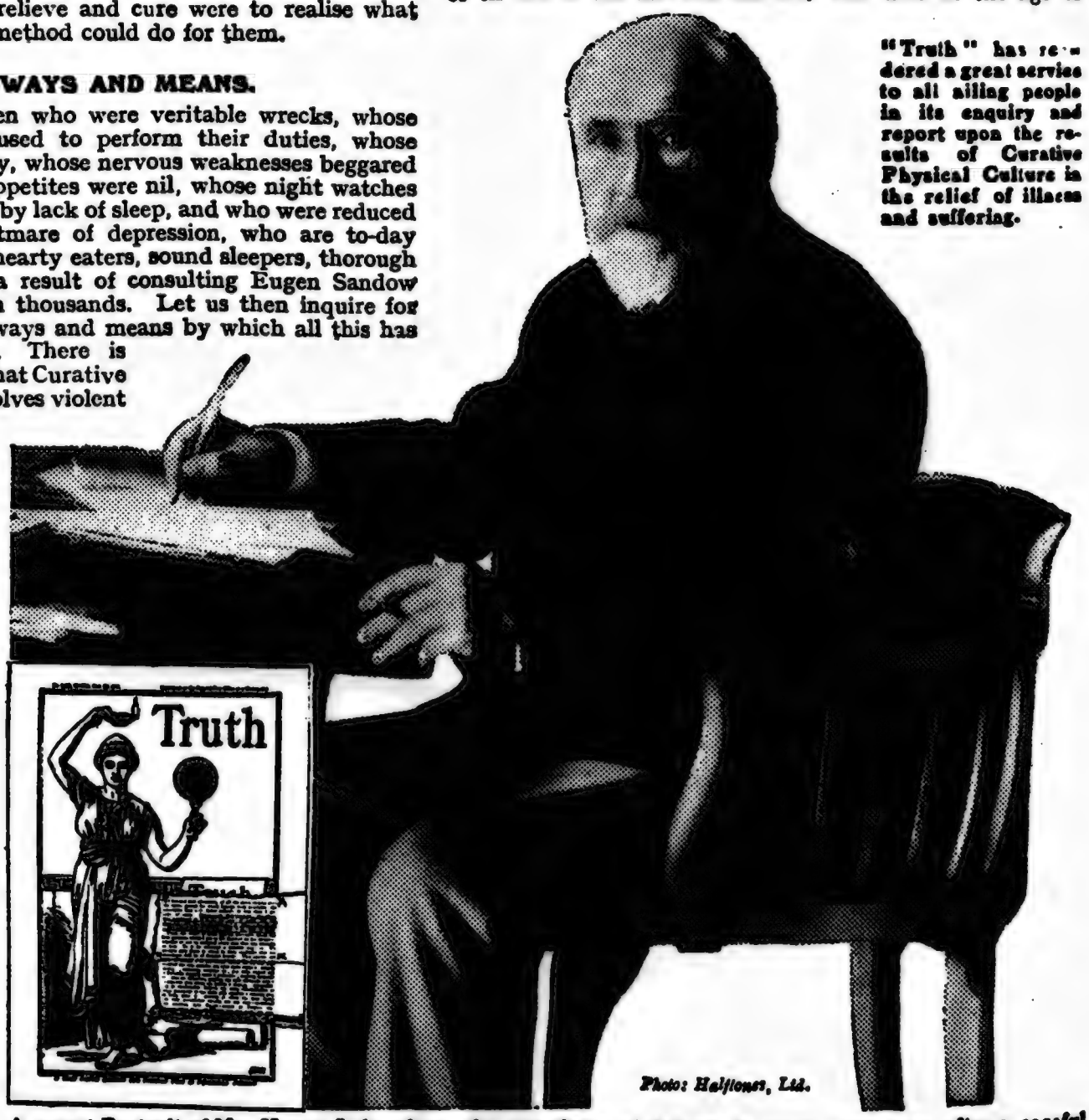


Photo: Hallfonest, Ltd.

A recent Portrait of Mr. Henry Labouchere, the proprietor of "Truth," which newspaper after a careful investigation says that 99 out of 100 people who take the Sandow treatment for the drugless cure of any ailment are substantially benefited, and 94 out of 100 entirely cured.

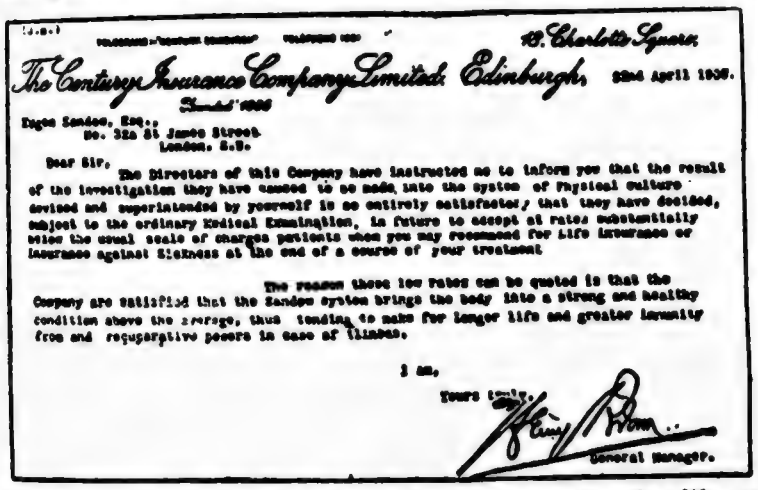
"Truth" has rendered a great service to all ailing people in its enquiry and report upon the results of Curative Physical Culture in the relief of illness and suffering.

forty-five or fifty naturally looks forward to a healthy middle life, but finds, as so many do, that his vigour is distinctly on the wane, that the trials to which he has subjected his system in either work or pleasure are now beginning to have a marked effect upon his health and strength, Mr. Sandow and his science are invaluable. The class to which we allude in particular includes the retired military or naval officer, the members of civil and diplomatic services, as well as the successful business or professional man whose living has been good, and whose occupation has been such as to preclude him from following those healthy pursuits which would have done much to prevent the wear and tear to which his digestive and nervous system have of necessity been subjected.

A large proportion of Mr. Sandow's patients are men and women between the ages of forty-five and sixty-five, while many elderly people, up to eighty and eighty-five years of age, have found that there is no reason why good health and a considerable measure of vigour should not be attained right up to the close of life as the result of a gentle course of Curative Physical Culture. To any reader whose health is not all that can be desired, whatever may be the complaint suffered, it is certainly worth while to pay a visit to St. James's Street, and have a personal interview with Mr. Sandow.

THE MOST SUCCESSFUL CURE.

Mr. Sandow proudly lays claim to the fact that under his method a greater proportion of cures is brought about than by any other known treatment of illness. Some while back *Truth* Newspaper organised a searching investigation into the records of cases which had been treated



19, Charlotte Square,
The Century Insurance Company, Limited, Edinburgh, 22nd April 1908.
Established 1808

Eugen Sandow, Esq.,
No. 32a St James Street,
London, S.W.

Dear Sir,

The Directors of this Company have instructed me to inform you that the result of the investigation they have caused to be made into the system of Physical Culture devised and superintended by yourself is so entirely satisfactory that they have decided, subject to the ordinary Medical Examination, in future to accept at rates substantially below the usual scale of charges patients whom you may recommend for Life Insurance or Insurance against Sickness at the end of a course of your treatment.

The reason these low rates can be quoted is that the Company are satisfied that the Sandow system brings the body into a strong and healthy condition above the average, thus tending to make for longer life and greater immunity from and recuperative powers in case of illness.

I am,
Yours truly,
[signature]
General Manager.

A letter marking an epoch in the modern science of curing illness without medicine in which a great British Insurance Company declare that after careful medical enquiry they are satisfied that men or women once treated by Mr. Sandow are not only cured of the present illness, but also become longer livers and less likely to be ill all the rest of their lives.

at the Sandow Institute, with the result that it was discovered that the phenomenal percentage of ninety-nine cases out of every 100 accepted for treatment had received substantial benefit, and that 94 in every 100 had entirely achieved the object for which Mr. Sandow had been consulted. These figures are in themselves remarkable, but assume an even greater importance when one realises that the patients were in many cases those whose illnesses were of a serious and even chronic character. By far the larger proportion were sufferers who had prior to consulting Mr. Sandow tried almost every other known remedy and were consequently the most difficult subjects.. In order to achieve such astonishing results it is of course clear that Mr. Sandow is not able to accept every case for treatment, though, fortunately, he finds but rare occasions to reject a patient.

If there is any doubt in his mind upon this point he frankly informs the applicant, and does not accept the case. This is a most assuring feature because it gives the sufferer a well-placed confidence. Successes are the rule, and failures the rare exception.

Those who desire to consult Mr. Sandow are invited to call or write to him at 32, St. James's Street, London, S.W., and we might add if the visitor can be accepted by Mr. Sandow and decides to take a course of treatment, the fees are upon a moderate fixed schedule quite within the means of the man or woman of modest purse.

SANDOW'S 24 GUIDES TO PERFECT HEALTH

FREE to Readers of 'JOHN BULL' WHO DESIRE TO IMPROVE THEIR HEALTH. For the convenience of sufferers from any illness that is amenable to scientific exercise treatment, who live at a distance or for any reason are unable to call at his institute, Mr. Sandow has prepared a complete HEALTH LIBRARY in 24 concise little illustrated volumes upon the principal illnesses which his scientific treatment cures. Our readers are invited to fill in the form of application below, when the treatise in which each is especially interested will be forwarded without charge.

SANDOW'S HEALTH LIBRARY
(Illustrated.)

VOL
1. Indigestion and Dyspepsia.
2. Constipation and its Cure.
3. Liver Troubles.
4. Nervous Disorders in Men.
5. Nervous Disorders in Women.
6. Obesity in Men.
7. Obesity in Women.
8. Heart Affections.
9. Lung and Chest Complaints.
10. Rheumatism and Gout.
11. Anæmia: Its Cause and Cure.
12. Kidney Disorders: Functional and Chronic.

VOL.
13. Lack of Vigour.
14. Physical Deformities in Men
15. Physical Deformities in Women.
16. Functional Defects in Speech.
17. Circulatory Disorders.
18. Skin Disorders.
19. Physical Development for Men.
20. Everyday Health.
21. Boys' and Girls' Health and Ailments.
22. Figure Culture for Women.
23. Insomnia.
24. Neurasthenia.

If unable to call personally fill in the application with the number of the book upon your principal illness (this book will inform you upon the various accompanying troubles), cut it out and post to Eugen Sandow, 32, St. James's Street, London, S.W. He will forward you without any charge, a copy of the book and a personal letter upon the subject.

"John Bull" Application Form.

A letter upon your ordinary notepaper will do as well, or for convenience this form may be used.

Please send me Vol....."Sandow's Health Library."

have suffered from .....

Since .....

My Age is.....My Occupation is.....

Name .....
(Please say whether Mr., Mrs., Miss, Rev., or Title.)

Address .....

.....

Here state any further details which you think necessary for Mr. Sandow to know, in order that he may form an opinion upon the suitability of your case for physical culture treatment.

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To EUGEN SANDOW, 32 St. James's St., London, S.W.

THE JOHN BULL LEAGUE.

Members Rolling In by Thousands—Great Rush for Tickets for the Albert Hall Meeting—Bingley Hall Records Beaten.

We are still a long way from Thursday, October 21st—the date of the inaugural meeting of the John Bull League at the Albert Hall, which, in one way and another, is capable of holding about 10,000 people. And the question we are now considering is, what about the overflow?

Every post brings applications from all parts of the country for membership, and, at the moment, we can do no more than file the coupons; but *every member* will be communicated with before the meeting, and we are doing all in our power to apportion the tickets of admission fairly amongst all applicants.

The League Song is now being set to music for organ, band, and chorus—the score being selected, from the competitors for our Fifty Guineas Prize, by Mr. J. M. Glover, the conductor of Drury Lane Theatre. We hope that Mr. Glover will also be able to conduct the orchestra at the meeting. Next week we shall publish the music and words. It will be a rousing song.

The League Badges are well in hand. There is to be a neat, artistic, enamelled, round, gold-rimmed button, with the name of the League and the figure of John Bull, for Ordinary Members; a somewhat larger, oval-shaped one for the Local Secretaries, and a large round one for the Local Chairmen. They are handsome, unobtrustive badges, and we hope, ere long, to see them being worn all over the country. In response to a widely-expressed wish on the part of lady readers, we have also had prepared some League Hat-Pin Badges. They are very effective.

The terms upon which these various badges will be distributed will be announced at an early date.

We have reprinted the preliminary manifesto of the League, which appeared in our issue of September 18th, and shall be happy to forward supplies to any readers who will distribute them.

We again remind readers desirous of being enrolled as members of the League that it is essential that they should fill up and forward to the Secretary the subjoined form of application.

For the benefit of new readers, we may say that, in a sentence, the object of the League is, irrespectively of Sect and Party, to oppose Cant and Self-Righteousness, and to promote a robust public opinion in a self-respecting and self-reliant people.

Country readers desiring tickets should apply at once to the Secretary. Special trains will be run from several large centres.

APPLICATION FOR MEMBERSHIP.

—:o:—

To be cut out and forwarded to the Secretary,

John Bull League,
67, Long Acre, London, W.C.

Please enrol me as a Member.

Name .....

Address .....

.....

THE LEAGUE AND THE WOMEN.

By Irene Miller.

A league against cant and humbug—what a fine idea for women, who suffer above all from this very evil! On the other hand, how free the League is from the social sins against which it aims its darts is proved by the admission of both sexes to its ranks on absolutely equal terms. Men have too often in past days claimed enlightenment for themselves, but in the same breath desired to leave women where they were. Well, such one-legged, one-armed efforts were foredoomed to failure!

"We rise or sink together, bond or free." When a stranger said to the wife of Leonidas, the hero of Thermopylæ: "You women of Sparta are the only ones in the world who govern your men," she answered: "The women of Sparta are the only women who bring forth men." The mother who trains the early thoughts of a man, must be herself wide-minded and wise, or he can seldom attain real mental freedom.

Even the two modern religious movements that have flourished like the proverbial bay tree are those that give free play in their ranks to feminine intellect and activity—the Salvation Army and Christian Science.

A while ago, a society for men only was started that lived for one week. It rejoiced in the descriptive title: "The Society for Keeping Women in their Proper Places." Its ideal was that of the Kaiser—the three K's—in which, in the tongue of the Fatherland, are the initials of Kitchen, Children and Church. These lauders of times past do not realise that a nation of gentle but narrow-minded "Three-K" women exert a strong influence on the side of old tradition and timid conservatism, and form one of the biggest difficulties in the reformer's path. So the John Bull League, by inviting women to join its ranks and help to advance its wide-minded policy, is thereby taking a needful step towards making possible the success of its aims and objects. Certainly, women ought to eagerly support this League that thus recognises their importance in the national life. And it will surely rope in all Suffragists by its determination to try to make "our Constitution in fact what it is not now—except in theory—representative of every section of the community, and just to each."

And in entering the ranks to fight against cant, hypocrisy and humbug, women engage in a cause that will certainly benefit themselves. Perhaps, even more than men, they are needlessly hindered and handicapped by the workings of absurd pretence and the stick-in-the-muds, the over-easily shocked, the sanctimonious—all of the type, whose pernicious influence the League means to oppose, show forth in all their glory when dealing with woman, and what she may and may not be permitted to do in life. One particular example of humbug and tyranny that I have in my mind is in relation to the effort that was made, when ladies first took to cycling, to introduce some form of rational dress for this sport. The prudish outcry that arose in Press and home against women under any circumstances discarding ankle-length skirts was fairly sickening. And so in other directions. Every fresh step women take is done in the face of frantic opposition from Stiggins, Chadband and Grundy. So in aiding John Bull to bring these creatures to heel with the whip of common-sense, we are doubtless helping to make things easier for our grand-daughters.

When we learn that the policy of the new League in international affairs is to substitute, as far as possible, arbitration and treaties for warfare, then we realise more than ever the wisdom and insight of our President in inviting the co-operation of women. Dear to the hearts of all women—the home makers—should be the dream of universal peace. Often the wretchedness of warfare, its barbarism and appalling horrors, are obscured to manly eyes by its excitement, its chance of glory. So strong is the instinct of fighting in the masculine sex—cultivated for untold ages—that probably an eager appeal to bloodshed and brute force will not be superseded by arbitration until the women of all the chief nations of the earth have real influence in the politics of their respective countries. Well, that will not be in our day, but it is surely a hopeful commencement to have women freely invited to join a great British League that has opposition to truculent militarism as one of its objects.

Sometimes we are told that if women concern themselves with affairs outside their homes it will lead to family discord. That is just a bit of humbug. So walk up, ladies and gentlemen—sweethearts, husbands and wives, brothers and sisters—walk up, the League is about to begin.

WHAT IS YOUR NUMBER?

See Page ii of Cover.

Robinson's Progress

From Shoreditch to Park Lane.

Robinson is the managing director of one of the biggest businesses in the Kingdom. His real name stands for that business, and everybody knows that he has made it out of his own brains.

Robinson moved into Park Lane last week; and Robinson isn't the man to go there unless he meant to stop there. Everybody knows that as a little office boy Robinson came up into the City from Shoreditch. And everybody wants to know how he made the journey.

Robinson makes no secret of the fact that it is the constant use and study of one book, and the intelligent application of what he learned there, that has brought him from Shoreditch to Park Lane. All honour to him.

Robinson's First Start.

The firm where Robinson was employed as a boy had a set of the "Business Encyclopædia" lying about the office for the use of the staff. And Robinson, the boy, got into the way of going to it when anything puzzled him about his work.

There was a sudden row one day over a missing letter. There were other boys in the office, but it seemed to astonish the manager somewhat that little Robinson was the only one who was able to explain that under the Card-Index system this particular complication could not occur.

He was put in charge of the letters within a week, and henceforth everything ran like clockwork. Because the boy in charge of the letters knew everything about copying, indexing, classifying, and filing them, and as regards this last was able to adopt the best points of every system. Because every system of letter filing is explained in the "Business Encyclopædia," as well as all details of office organisation and all business information whatever.

This incident convinced him more firmly of the value of the "Business Encyclopædia" to a youth who wants to succeed in business; and though his money as head office boy was not exactly up to the champagne standard, he determined to have a set of his own. He bought the "Business Encyclopædia" on the Publishers' famous system of easy payments, and he paid for it by infinitesimally small monthly payments while he was using it.

Robinson came across this saying of a great man about this time: "I fear the man of one book."

He made up his mind that the "Business Encyclopædia" should be his one book, not merely by purchase as it was already, but by conquest—by taking everything in it for his own. It is probable also that he made up his mind at this time that his business rivals should fear him, later on, and as soon as he was big enough to have

Business Rivals.

They do fear him to-day—this is certain.

Meantime he was just a very ambitious head office boy. He took a steady course in practical book-keeping. He did not pay heavy fees to a Tutorial Business College; he studied his "one book" at night and wrested the whole art of book-keeping from it.

He got a clerkship on the strength of his book-keeping knowledge. But when he had been clerking quite a long while, it appalled him to consider what a number of men there were who, once becoming clerks, remained at the same dead level for the rest of their lives.

He knew there is a reason for all things, and he saw that nine out of ten of the men around him were fogged entirely as soon as any question outside of the beaten track of the day-book and the ledger arose. More than ever he was convinced that "Knowledge is power" in the business world, as elsewhere.

Before the yearly balance came on, he had grasped the fact that the Balance is the objective of all book-keeping. And so he was able, in the temporary absence of the auditor, to draw up a balance-sheet in a way that drew a compliment from the head of the firm; incidentally this caused a rise in his salary at the end of the year.

Then he began to study the "Business Encyclopædia" through, page by page; and he took himself back over the ground regularly in order to show himself that he had not forgotten what he had learned.

There was consternation in the firm's office one morning when the news came that the old stager who had attended the County Court for years had dropped dead as he was going to sit down to breakfast.

But as Robinson was able to show that he knew all about County Court work—there are sixty-nine references in the Index under points connected with County Courts alone, and Robinson had mastered them all—he found himself in the County Court within an hour, and using the somewhat difficult County Court knowledge he had made himself master of with the greatest ease in the world. Incidents of this sort happened frequently. Robinson became known as

"The Man Who Knows."

He was sent for as a matter of course when a difficulty arose; and as he studied his "one book" more and more faithfully and intelligently, he was always able to solve the difficulty.

Robinson's chance came at last—as it mostly does come to those who keep themselves ready and fit to take it, all talk about bad luck notwithstanding.

A certain department was in a very bad way—so much so that there was some talk of winding it up. Instead of this, Robinson was made head of this particular department, the arrangement being that he was to be paid by results. He often declared that the next two years were the very hardest years he had ever lived, not excepting those first two hard years when the ambitious little office boy came up into the City out of Shoreditch.

But the next change came suddenly. Robinson was made a partner. And as he was now able to put his own ideas into practice, success succeeded to success after this.

And so he moved into Park Lane last week.

Achievement.

It needs no special perspicacity to see that the cause of Robinson's business success up to this was due to the fact that he made himself master of all Business information.

Many men sat near Robinson while he was a clerk—they were equally conscientious, equally sober, equally punctual. Yet these men are clerks still and Robinson is one of the men at the top.

I think we shall see him figuring as one of the "Great Business Builders" series, when a later edition is called for, Robinson is a young man yet; and there is no truer saying than that "in the past is the prophecy of the future."

The practical moral of this slight sketch is—that what Robinson did every ambitious young man standing at the entrance of the Business world can do. The "Business Encyclopædia" is issued on terms that bring it well within reach of the very neatest economy. Send for the Free Book.

If you want to make money in Business you must know all about Business. The "Business Encyclopædia" is the only work that covers all the knowledge that took Robinson from Shoreditch to Park Lane.

Two Opinions.

1. MESSRS. J. S. FRY AND SONS, LTD., BRISTOL:—
   "The volumes have already proved of great use to us, and we would not be without them on any account. We strongly advise all commercial men to purchase the work."
2. SIR THOMAS LIPTON:—
   "The 'Business Encyclopædia' is got up in a first-class manner, and should prove a most valuable addition to the library of every business man."

A FREE BOOK.

The Publishers have compiled a handsomely illustrated book—"THE PRACTICAL BOOK"—which will be sent to you *post free*. It contains information of priceless value to the man who means to succeed. It will tell you all about the "Business Encyclopædia," and how it can be obtained for a first payment of 1s. 6d., the balance to be paid by small monthly payments.

To the CAXTON PUBLISHING CO.,
Clun House, Surrey Street, London, W.C.

Please send me, free of charge, a copy of "THE PRACTICAL BOOK."

Name .....
(Send this Form or a postcard mentioning JOHN BULL.)

Address .....

.....

THE PROFESSOR'S GHOST STORY.

By Lloyd Williams.

"Extraordinary," murmured the Professor.

He stared, and rubbed his eyes.

Then he muttered "a manifestation."

That he should be able to express his feelings in words of no more than six syllables was in itself a sign of the greatness of the occasion.

He stood before the window staring for another moment, and then turned away and shuffled hastily from the room.

"Mrs. Hopkins," he said, in the full, round voice that had often overawed ribald students, "be so good as to step into the dining-room."

"An' me makin' a nomelette," remarked the housekeeper, as she emerged from the culinary department, wiping her hands on her apron.

"Look through the window into the Square," said the Professor, holding up a commanding finger with awful impressiveness.

Mrs. Hopkins stared as if she thought the Professor had gone mad suddenly. "As I ses, you may look out of a London winder, an' you may look," she remarked, "but it ain't once in an 'undred times that—oh, Lord——"

The Professor was standing by her side with a hand camera. His face was white, and he found it a little hard to hold the photographic apparatus quite still. But the mind of science triumphed, the old man was prepared to face even the Unknown.

Mrs. Hopkins had drawn back in horror. The good woman's face, usually rubicund, was the colour of her own pastry before she placed it in the oven.

"It's—Mr. Frayne," she stammered. "An' 'im in Monte Carlo all the time."

Her chin was trembling like that of a child on a frosty day.

"You saw him clearly," said the Professor, "and without a suggestion on my part. Mark the time." He tore out his watch and compared it with the clock on the mantelpiece. "Five twenty-five. Take pen and paper, my good woman, and write down in your own words exactly what has happened."

But Mrs. Hopkins did not possess the iron nerves of science. She tried to rise from the chair and flopped back, muttering something about feeling faint.

"Help yourself to a spot of brandy," said the Professor. He had put down the camera, and was running out of the house, hatless, to explore.

Mrs. Hopkins helped herself to brandy with commendable obedience. In parenthesis, it might be remarked, that there is no scientific definition of a "spot." One might ask, for instance, when a "spot" ceases to be a "spot" and becomes a "peg."

She wiped her mouth, and with a pessimistic remark on the possibilities of "that there romelette," proceeded to write down her impressions.

The Professor returned breathless, shaking his head.

"No sign of a human being," he said impressively.

"Lor', sir." The good woman again became the colour of pastry, but the Professor beamed with satisfaction.

"This will create a sensation, Mrs. Hopkins," he said. "I shall cable to Monte Carlo at once.

"'Are you well and happy? Have particular reason for wishing to know. Reply at once by cable to Marlow.'

"Our case must be complete," said the Professor. "It must be as complete and irrefutable as a demonstration in Euclid."

"You'll 'ave dinner as usual I——"

"By no means. I shall write to Mr. Frayne. Give me a sandwich and a cup of cocoa."

Mrs. Hopkins pursed up her lips with fine irony. "Sandwiches and cocoa," she remarked, "an' me a Christian."

The Professor paced the room, occasionally pausing at the window to peer out again. Was all well with Frayne? Was he still in the land of the living? His last letter, received a week before, was cheerful and hopeful; but the man's constitution had been drained dry by his slavish devotion to science, and his lungs were seriously affected.

The Professor was anxious. His old friend was in that condition when a little will kill a man. He went to his dark room and developed the two films he had exposed.

His snap-shots had been excellent; one was certainly excellent. There, in the grey afternoon London light was the dim, bent figure of his old friend.

It was convincing. To be sure, the face was not visible, but the pose was characteristic; the tall, narrow-shouldered, bent old man, leaning on his stick; everybody who knew Frayne would recognise him. It was irresistible.

At last the reply came to his cable: "Well and happy."

The Professor almost shouted for joy.

Here was clear evidence of a man's spirit being in one place while his body was in another. It would bear scientific analysis; the theory of dematerialisation had been brought within the compass of cold reasoning.

He sat down and wrote, saying nothing of the "manifestation," but asking his friend to write down accurately, exactly what he was doing from five o'clock until five-thirty that day; where he was sitting or walking; above all, what occupied his thoughts.

In due course came a reply.

The letter was long and delightfully discursive. "I am absorbing enough sunshine to set a coal mine up in business," he said. "Having the time of my life, in fact, and growing steadily younger every day."

The Professor read impatiently. Would the man never come to the memorable hour when his spirit was in London.

Ah! at last.

"You ask what I was doing on Wednesday from about five o'clock to half past in the afternoon. My dear man, shall I confess the truth? I was hundreds, nay thousands, of miles away from this land of sunshine and flowers. I was in my dear old London, the London I have never before deserted during thirty years. I was pacing to and fro in the square, watching the London spadgers fight for their evening meal. I was studying the dear, grey shadows of the grimy, stern buildings, and listening to the rumble of omnibuses and cabs. Heavens, man, how a Londoner loves his London, and how I love those spadgers. I have a theory that every London spadger was once a London 'bus driver or cabbie. They are such confident, cheeky, robust, greedy little rascals, so good-humoured and pugnacious, and"—and so forth.

The Professor laid down the letter in triumph. The chain of evidence was complete. He could picture his friend, seated in the sunshine, his thoughts far away, and—and then the manifestation.

* * * * *

His letter to *The Times* created a furore.

The Press took it up gaily, and there was far more fuss made over the matter than there had been over any of his really great discoveries.

The United Psychological Society bore down upon him. They wrote him letters, wired to him, and rang him up on the telephone. They called upon him in shoals, wrung his hand, and threatened to embrace him.

Old Sir Peter Frost, who had spent a fortune in the purchase of "faked" spirit photographs, hailed him as a brother. Lord Chumpfield, who was as mad as a hatter on the subject of spirit life, wrote to him as his "dear comrade," and the Professor privately expressed his disgust in words of polysyllabic wrath.

But that was not all. The United Psychologicals made him a Life Member and a Vice-President. Then they arranged a dinner in his honour and worried him into promising a lecture.

While the circus was in full swing, Frayne strolled in one morning, bronzed and smiling.

The Professor stared at him doubtfully. "You promised to remain in the south until June," he said severely.

"What's all this spirit manifestation business, Marlow?" enquired the ex-invalid.

The Professor turned white, though he hardly knew why. "I explained it all in my letter," he said.

Mr. Frayne nodded. "You saw me right enough.'

"You were walking in the Square, and——"

"Exactly. I had an overpowering attack of London sickness, and came back privately for one night. I wanted to see the London spadgers, Marlow."

"But—the cable you sent me."

"A friend did it. I knew you would be angry if you thought I came back. In my letter, I told you the truth. I said I was in London, walking in the Square."

"What's to be done?" stammered the Professor.

"Chuck it," said Frayne, briefly. "Come back to Monte Carlo with me for a holiday."

The Professor groaned in spirit, but submitted. He cancelled all his engagements and went south.

As for the Psychologicals, they had their dinner and revelled in wondrous tales of spirit-rapping.

You are the JUDGE

We ask you to test the following statement:—

Black Cat MILD and MEDIUM Cigarettes, manufactured from the old matured 1904 Crop of Virginia Tobacco, are the highest quality and sweetest smoking Cigarettes that can be obtained, and we claim that no Virginia Cigarettes at any price are as good as

Black Cat Virginia Cigarettes

The Test Smoke either of the above Cigarettes with any other Virginia Cigarettes you may be used to, at any price, and judge for yourself as to the quality and value of Black Cat Cigarettes.

To judge two different brands of Cigarettes, the two should be smoked at the same time, and you should draw from each alternately.

Black Cat Mild Cigarettes — **10 for 3d**

VIRGINIA

Black Cat Medium Cigarettes — **10 for 2½d**

The 1904 Crop tobacco in both Cigarettes.

The MEDIUM are made from fuller flavoured leaf and are slightly smaller than the MILD Cigarettes.

Of all Tobacconists, or from CARRERAS, LTD., 7 Wardour Street, London, W. Est. 1788.

OUR WEEKLY BALLOT SCHEME FOR CANVASSERS.

NUMBER INCREASED TO ONE HUNDRED.

Our readers are aware that for a long time past we have been in the habit of balloting each week for 50 persons to devote their spare time for one week to pushing the sale of JOHN BULL, paying them one guinea for the work—the ballot being based upon the figures which appear upon the covers of this journal. We have now decided to increase the number of canvassers to *one hundred*, the first batch of which will be drawn next week.

Hitherto, we have had to allow a period of five weeks to elapse before announcing the drawn numbers—to give time to get in the various returns of unsold copies from the trade. In future, however, we shall shorten this period to four weeks, so that the 100 numbers drawn in respect of next week's issue will be announced in the paper dated November 6th. Meantime, we will announce all the outstanding numbers from week to week on the old system, as they accrue due.

SHAMS.

THE OVERSEAS COMPENDIUM CO.

We have received various statements from tradesmen and others in reply to our enquiry as to this Company, and our information leads us to the conclusion that it is carrying on business in an extremely unsatisfactory way. Numerous firms complain to us that they have been trapped into signing orders for advertisements. These orders they have been induced to sign on various pretexts, commonly upon the assurance that there will be nothing to pay. Once the signature is got payment is demanded, and when it is refused, County Court proceedings are taken and the signature of the firm is held by the County Court Judge sufficient proof that the money is due. Our readers will do well to steer clear of these people.

WHAT IS YOUR NUMBER?

See Page ii. of Cover.

A BUSINESS GOVERNMENT—THE NEXT CABINET.

—:o:—

RESULT OF OUR £1,000 COMPETITION.

In our issue of August 7th, we invited our readers to nominate ten persons to fill ten posts in an ideal Business Government; and we undertook to distribute £1,000 in prizes upon the following basis:—

£500 to the readers who, according to the whole of the coupons sent in, make the largest number of desirable appointments. This sum will be sub-divided into three awards of £250, £150, and £100.

£500 Consolation Awards, to be made in our absolute discretion, from One Pound upwards, to those readers who, according to the general consensus of opinion, have suggested desirable appointments.

The ten posts selected by us were:—

Minister for Naval Affairs.	Minister for Indian Affairs.
Minister for Military Affairs.	Minister of Labour.
Minister for Home Affairs.	Minister of Commerce.
Minister for Foreign Affairs.	Minister for Municipal Affairs.
Minister for Colonial Affairs.	Minister of Finance.

The competition closed on September 1st, and ever since that date we have been busy, with a special staff, examining and collating the enormous quantity of coupons sent in, our first object being to ascertain, as a matter of general interest, the three most popular selections for each post—the three "placed horses," so to speak. It has been a heavy task, but it is finished. And here is the result:—

Post	First Selection	Second Selection	Third Selection
Minister for Naval Affairs	Lord C. Beresford	Sir John Fisher	Sir W. H. May
Minister for Military Affairs	Lord Kitchener	Lord Roberts	Sir John French
Minister for Home Affairs	Mr. Asquith	Mr. Bottomley	*Mr. H. Gladstone & Mr. A. J. Balfour
Minister for Foreign Affairs	Sir E. Grey	Lord Lansdowne	*Mr. A. J. Balfour & Lord Rosebery
Minister for Colonial Affairs	Mr. W. Churchill	Mr. A. Chamberlain	*Lord Milner and Col. Seely
Minister for Indian Affairs	Lord Curzon	Lord Morley	Lord Minto
Minister of Labour	Mr. John Burns	Mr. W. Crooks	Mr. J. Ramsay Macdonald
Minister of Commerce	Sir T. Lipton	Mr. Lloyd George	Sir C. Furness
Minister for Municipal Affairs	Mr. John Burns	Mr. Lloyd George	Mr. Bottomley
Minister of Finance	Mr. Bottomley	Lord Rothschild	Mr. A. Chamberlain

* Dead Heat

It will thus be seen that in the opinion of our readers—that is to say, in the opinion of nearly half a million of the most intelligent people in the British Empire (and some thousands beyond it)—the following should be the constitution of the next Cabinet in a Business Government:—

Minister for Naval Affairs ...	Lord Charles Beresford
Minister for Military Affairs	Lord Kitchener
Minister for Home Affairs ...	Rt. Hon. H. H. Asquith
Minister for Foreign Affairs	Sir Edward Grey
Minister for Colonial Affairs	Rt. Hon. Winston S. Churchill
Minister for Indian Affairs ...	Lord Curzon
Minister of Labour ...	Mr. John Burns
Minister of Commerce ...	Sir Thomas Lipton
Minister for Municipal Affairs	Mr. Lloyd George*
Minister of Finance	Mr. Horatio Bottomley

*As Mr. Burns had already been appointed Minister of Labour, and comes in first again for Municipal Affairs, we have allotted the post to Mr. Lloyd George, who comes in second.

It is significant that as regards the Navy and Army, there is an almost unanimous opinion that their control should be taken out of civilian hands, and Lord Charles Beresford and Lord Kitchener are easy winners for the appointments.

In regard to the purely political posts—the Home, Foreign, Colonial, and Indian Departments—it is significant that, in three cases, members of the present Government come in first; which would appear to suggest that in the public mind there is a paucity of material available in the Opposition ranks, especially amongst the old brigade—for, apart from Mr. Balfour, Mr. Austen Chamberlain, and Lord Lansdowne, the most popular nominations from the Conservative Party were Mr. F. E. Smith, Lord Robert Cecil, Lord Winterton, Mr. Younger, Mr. Remnant, Mr. Ashley, Mr. Salter, and Mr. Cave. We must not, of course, attach undue significance to the fact that our Editor runs Mr. Asquith very close for the Home Office, and that he "romps in" for the post of Minister of Finance; but it is interesting to note that the only post for which Mr. Balfour comes close is that of the Home Department—which seems to suggest, when the fate of Mr. Asquith is also considered, that this is, in public opinion, the nearest equivalent to the Premiership. For Foreign Affairs, Sir Edward Grey is run close by Lord Lansdowne, Lord Rosebery, and Mr. Balfour—a fact which reflects the Conservative tendency of public opinion in regard to foreign policy.

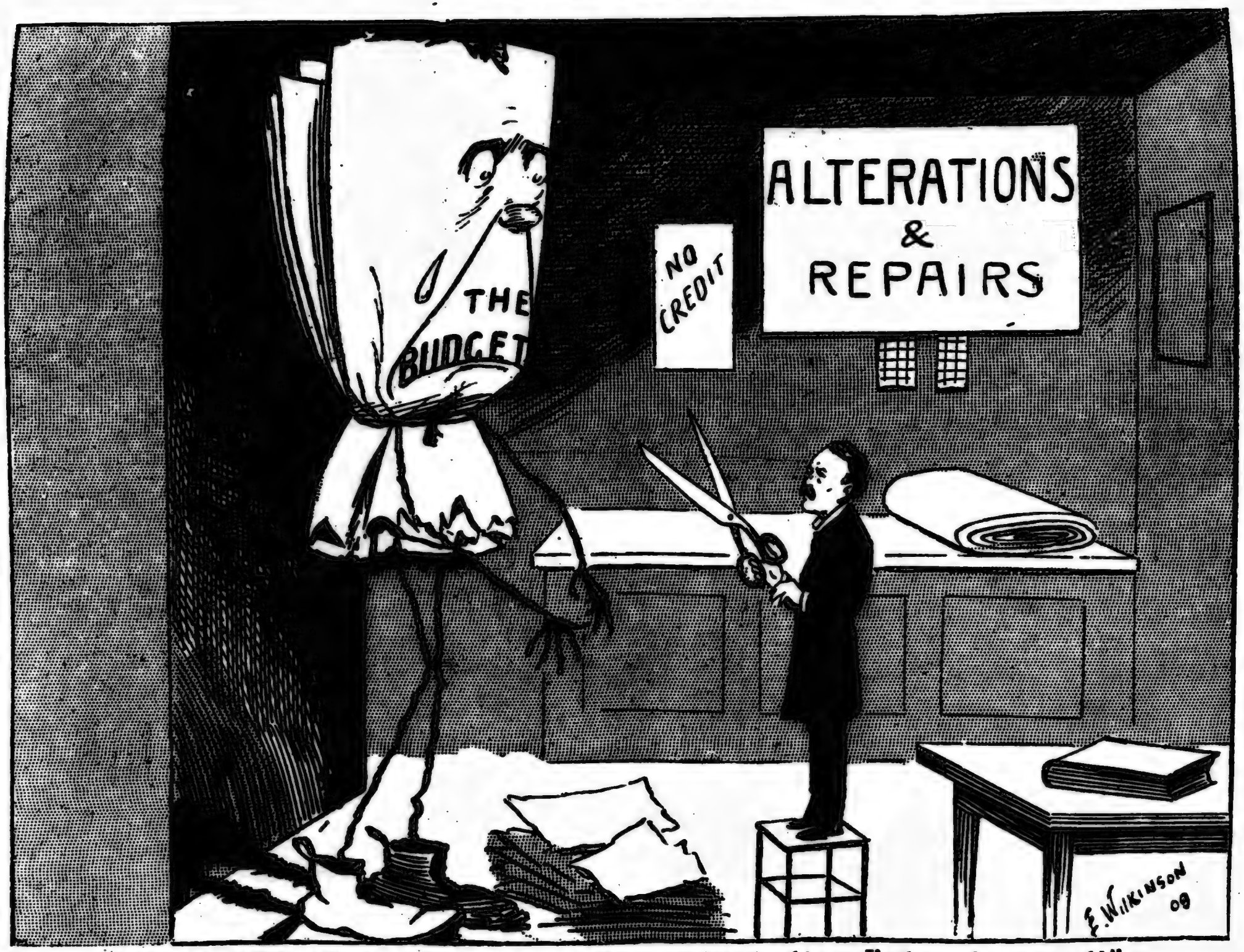
There were three ties for third position—Mr. Balfour and Mr. Gladstone dead-heating for Home Affairs. Mr. Balfour and Lord Rosebery for the Foreign Office, and Lord Milner and Colonel Seely for the Colonial. Mr. Burns came out on top for both Labour and Municipal Affairs, and as he could not fill the two posts, we have awarded the Municipal portfolio to Mr. Lloyd George—who also came second for Commerce. For Finance, he was fourth—as was Mr. Henderson, the Chairman of the Labour Party, for Labour.

Mr. Churchill and Mr. Chamberlain ran a close race for the Colonial Office, whilst Sir Thomas Lipton was a comfortable winner for the post of Commercial Minister. For Finance, Lord Rothschild was an "easy" second, followed by Mr. Austen Chamberlain.

Summing up the result, it would appear that the Man in the Street is still disposed to fall back upon members of the existing Government, but that he does not regard them as at present properly "placed." Thus, Sir Thomas Lipton replaces Mr. Churchill at the post of Commerce—the equivalent of the Board of Trade—and that right hon. gentleman goes back to the Colonial Office; whilst in the opinion of the great majority Mr. Lloyd George's energies could be more profitably employed upon municipal rather than financial matters. Sir Edward Grey gives general satisfaction at the Foreign Office, and Mr. Burns still "fills the bill" in both the social reform branches of administration. We were not quite prepared to see Lord Curzon supersede Lord Morley for India—but there it is.

Now, the next question is, how are we to apportion the prizes? This will involve a close scrutiny of every coupon for the purpose of ascertaining how many readers voted for each of the selected Ministers. (Of course, for this purpose, votes given to Mr. Burns for Municipal Affairs will count, and *not* those given for Mr. Lloyd George.) It is a big job, and it would materially lighten the work if, with the final result before them, competitors would let us know how many members of the proposed Cabinet they voted for. We will then check the claims with the coupons, and send out the prizes at the earliest possible date.

We are glad to know that the competition has been a source of interest to our readers, and we hope, shortly, to revive the idea in regard to other offices in the new Government.



FINANCE BILL: "The way I'm being cut up is something shocking. I'm becoming exposed!"

JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

Old in the Twenties.

We have been hearing a great deal lately about young ladies who break off their engagements because they consider themselves too young to be married at twenty-two, and who cheerfully tell the press all about it. But they seem to overlook one thing, and that is that they do not *sound* young at all. If you are self-conscious enough, and self-confident enough, to know that you are too young at twenty-two, you are not too young at twenty-two—you are considerably too old. A woman is romantic till she is forty, and a man begins to be so when he is fifty. In that mid-decade they are both rather material-minded, or else neurotic and "misunderstood." Now the decision of some of these "twenty-two" ladies rather suggests that average forty. By-the-bye, how very few people know, probably, that Joan of Arc was sued for breach of promise by a young man of Domremy before the officials of Toul. She defended herself gallantly, concluding her speech with the words, "*Enfin*, I had never promised to marry him!" She said nothing about her age. There is somehow something so fogeyish, and wearying, and very uninspired in being able to get outside yourself sufficiently, and contemplate yourself in a glass-case, as it were, and then pronounce some dictum about your own emotional possibilities with the dreary glibness of a club-room bore (female or otherwise) that it doesn't suggest a girl at all. Or rather it only suggests an effete girl, and not the real impulsive, warm-hearted, romantic hoyden thing that Goldsmith and Shakespeare loved. It is exactly how one could imagine an Ibsen "problem lady" began her cheery career.

Posing Girls.

But there is no doubt that modern education has a lot of this to answer for. For some reason or other high schools and colleges tend to make girls, if learned, horribly self-conscious. Their results remind me of something I once heard a lady say about a certain semi-artistic semi-educative association. "Oh, you know, it's one of those horrid societies invented by Ruskin to teach peasants to know that they are peasants, which, of course, just turns them into something else!" We teach young girls of the wealthier middle-classes to be strenuously aware that they are young girls. They pose as such, in and out of season, they throw it at your head, they quote it, dress it, and do their hair to it. They bore everybody, including men, with the result that between them and the young married women there rages a fierce, though nameless, warfare. Nowadays when you hear that somebody's darling (in your set) is going to Court for her presentation and general "launching," you set your teeth and determine to grin and bear her with all patience, knowing for a dead certainty that she will be a nuisance, hoping that by some occult sense you will at least be able to influence her not to be blatantly rude all round. For, poor thing, she will have to undergo such a fierce social baptism before she will get either any manners or any glory that you feel sincerely sorry for her, and would like to give her a kindly "tip." But you dare not, and she gets her social "drubbing" in due course, emerging at twenty-eight or thirty, if she is lucky enough to have *quite* forgotten her schooling, into a sensible, graceful and charming person. Yet if, by some mischance, she misses that baptism of fire, her doom is certain. She then becomes a Woman with a Purpose, and low-heeled shoes and a frog-like chin, and yearnings after the unspeakable, and then the game is up finally. From the kind of noble soul that doesn't do its hair, and wears hand-embroidered Peter Pan collars, and espouses the Cause of Women, there is positively no escape.

It is a sort of disease, and unless the doctor comes to the rescue in the shape of a lover (very daring!) it will only get worse with the years. Meanwhile, why should our high schools plant the microbe?

Caged Poets.

An unknown critic—the writing is a man's—has sent me "the biscuit" for something that he believes to be a confused metaphor of mine, and which I believe to be a legitimate poetical exaggeration—namely, a phrase I used recently about "listening for the angel's tears." Possibly my critic is very little acquainted with poetical literature, or he would hardly have jibbed at such a sentence. Oddly enough, as I wrote it, I had singing in my ears the last few lines of Rossetti's "Blessed Damozel," which runs:

> "And then she leant her arms along,
> The golden barriers:
> And laid her face between her hands
> And wept. *I heard her tears.*"

Keats has a phrase about "The very sound that silence makes," and everyone who has been alone in a wood in the summer gloaming would hesitate to send him "the biscuit," one would think. If so, though, one would have to make a perfect Zoo of the poets, and feed them through the bars with John Bull's biscuits every moment. Which shows that I am not alone—even in a wood in the gloaming—but, on the contrary, in very distinguished company.

20,000 SIXPENNY PACKETS OF SUCHARD'S CHOCOLATES TO BE GIVEN AWAY FREE.

Thousands of people drink Suchard's Cocoa ("Ibis" Brand) and daily enjoy its delicious flavour and wholesomeness. But there are many thousands to whom Suchard's Cocoa ("Ibis" Brand) is nothing but a name—who have never tried it, and who, consequently, have no idea how delicious and nourishing this particular brand is.

Knowing that Suchard's Cocoa ("Ibis" Brand) need only be tried once to be used always, the Manufacturers have decided to present gratis and post free a sixpenny packet of any one of their well-known chocolates to every fresh purchaser of a ¼lb. tin of "Ibis" Cocoa.

How to Obtain the Free Gift.

First purchase a Quarter Pound Tin of Suchard's Cocoa ("Ibis" Brand) from your Grocer. It will cost you 8½d. If your Grocer does not keep the "Ibis" Brand ask him to obtain a tin for you.

Facsimile of disc to be sent with coupon.

Inside the round tin (just at the top) will be found a paper disc, here reproduced.

Attach this disc to the coupon below, which, after being filled up, should be sent to Messrs. Suchard, 33, King William Street, London, E.C. A disc from ½lb. or 1lb. tin will do equally well.

In return you will receive a full sixpenny packet of one of Suchard's well-known makes of Chocolate—"Velma," "Milka," or "Milnut" (Noisettine). You are given the choice.

Suchard's Cocoa ("Ibis" Brand).

There are many good cocoas, but none that can compare with Suchard's ("Ibis" Brand). Suchard's is altogether more palatable, digestible, and nourishing than any other cocoa made. It represents the very highest quality yet attained in cocoas—you need only try it to prove that this is so.

Suchard's "Velma" Chocolate.

Certainly the greatest achievement in chocolate yet. In "Velma" one gets the real chocolate flavour. It tastes of nothing but chocolate. Until you have tried "Velma" you cannot really know how delicious chocolate—*real* chocolate—can be.

Suchard's "Milka" Chocolate.

A combination of the purest Suchard's Chocolate and genuine Swiss Milk, "Milka" possesses all the good points of other Milk Chocolates, but it is far superior to them all. Naturally, it has not the pure chocolate flavour of "Velma," which a connoisseur requires in chocolate, but its other characteristics make it equally agreeable. It has also this advantage over other Milk Chocolates—it does not cloy in the palate.

Suchard's "Milnut" (Noisettine).

A chocolate with a most delicious hazelnut flavour. This speciality has only recently been on the market, but has already achieved a striking success. It is a characteristic "Suchard" sweet—toothsome, nutritious, and absolutely pure.

COUPON FOR FREE 6d. PACKET OF CHOCOLATE.

(Only one Gift Packet sent to same address.)

To Messrs. SUCHARD, 33, King William St., London, E.C.

Sirs,—Having purchased a ¼lb. tin of Suchard's Cocoa ("Ibis" brand), please send me in accordance with your offer one 6d. Packet of Suchard's * "Velma" or "Milka" or "Milnut" (Noisettine) Chocolate. I attach disc taken from the tin, which entitles me to this packet.

Name.....

Address .....

* *Cross out the two brands not chosen.* "J.B." 2/10/09

Berlin Proprietary Mines, Limited.

CAPITAL £150,000, in £1 Shares, of which 30,000 Shares are in reserve.

Of the above issue £20,000 has been subscribed for Working Capital at par.

The Company has acquired the Mynpacht area upon the farm Berlin, on the Murchison Range Goldfields, in the Zoutpansberg district of the Transvaal, subject to a minimum rental merging into a royalty of 2½ per cent. upon the output of gold, and proportional royalties on base metals and precious stones.

The Mynpacht area under the New Gold Law being one-fifth of the total area of the farm is approximately 1,200 acres and equivalent to 800 mining claims.

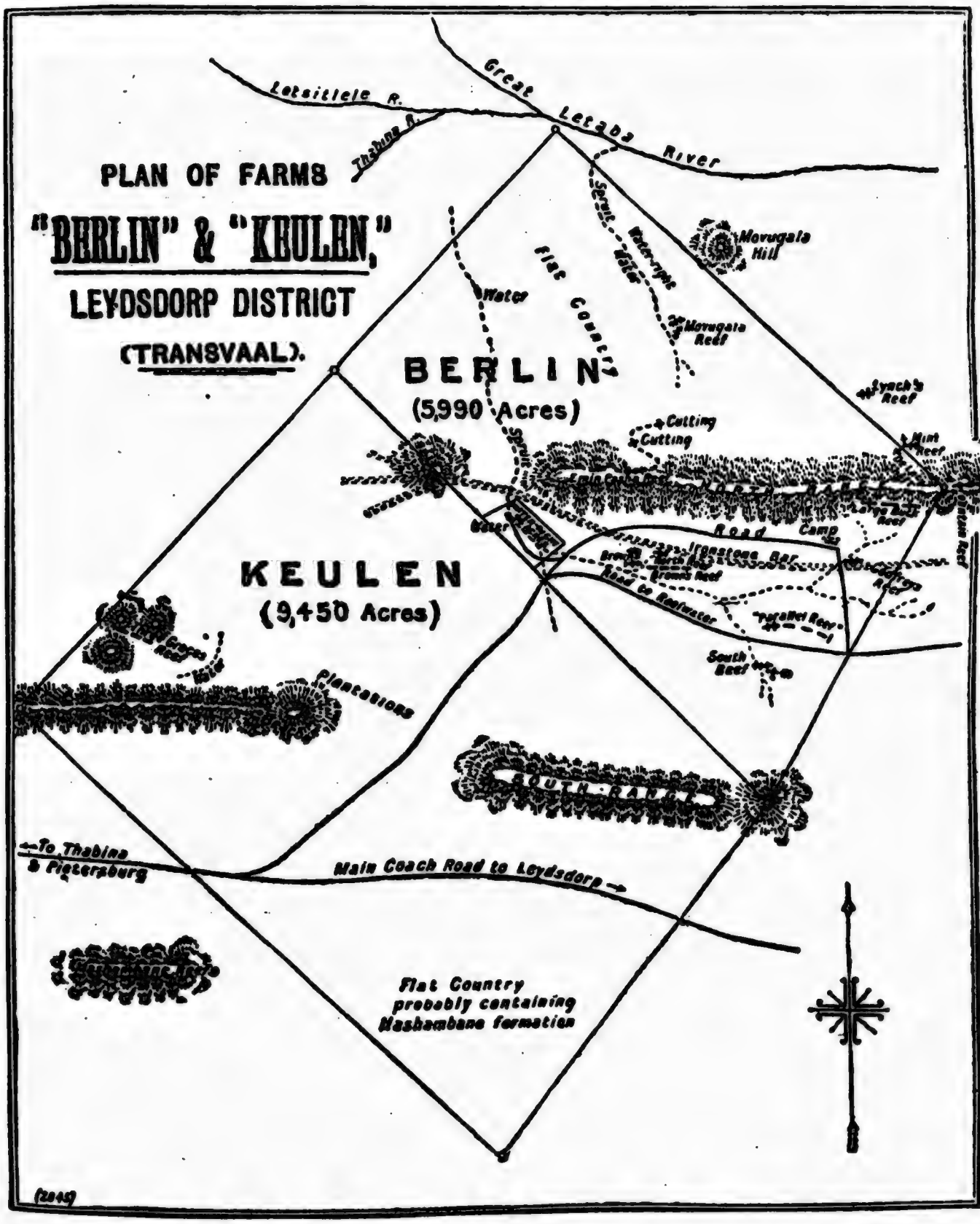
The Company will have the right at any time prior to November 30th, 1909, of purchasing the entire freehold of the farm, comprising some 6,000 acres, for £30,000 in cash and an issue of fully-paid shares equal to one-fourth of the capital of the Company, and will also have the additional right for a further period of six months to purchase the adjoining farm Keulin, having an area of about 9,500 acres, for a similar sum.

The contracts under which these rights of purchase are secured was entered into when the probability of the early completion of the railway connecting Delagoa Bay and Leydsdorp was remote. The Transvaal Government, however, have since authorised its construction; tenders have been called and the completion may be expected early in 1910. The advertisements for tenders indicate that THE FIRST TERMINUS OF THE LINE WILL BE LOCATED ON BERLIN OR KEULIN.

The purchase of the freehold of Berlin will have the effect of commuting all rent or royalties payable in respect of the Mynpacht, besides which the location of a railway station upon either of the two farms will entitle the Company on purchase to the income from Township Stands and other revenue which must accrue to the owners, and in view of which the value of the property must be greatly increased.

The mineral value of the estate is believed to be enormous. Several gold reefs have already been located and phenomenal values obtained. One block of ore from Berlin weighing 85 lbs. has been assayed to yield 143 ozs. of gold with an estimated value of about £600.

Several reports by prominent experts go to prove the actual and potential value of the property. In addition to the gold reefs an ironstone lode traverses the estate and is reported to have a width of 100 feet.



IMAGINARY INTERVIEWS.

By Walter Moore.

XVIII.—JIM CROW.

Having discovered, after prolonged secret inquiries, the suburb upon which Jim Crow inflicts his presence during the major portion of the year—unless he be taking one of those mysterious trips on the Continent which cause his wife so much uneasiness—I inquired at the police station for his address. The inspector informed me that his actual residence was unknown, but that if I made a round of all the local public-houses I should be certain to drop across him. "He's hot stuff," concluded the inspector.

The Red Lion, the Queen's Head, and the Wheatsheaf were empty of customers; but in the tap-room of the Goat and Compasses I noticed a dissipated, cynical, and pessimistic-looking, bald-headed, middle-aged man, seated at a table making rings upon its beer-stained surface with the wet foot of a whisky glass.

"Jim?" I said, walking towards him.

"No, whisky, old sport," mumbled the fellow; "ask for three of Jim's special."

"You've had enough," I replied, observing his condition.

"Impossible," returned the fellow emphatically.

"Well, let me interview you first," I said; "you may have a drink afterwards if you will answer my questions."

He assumed an expression of inebriated dignity. "Never told a lie in my life," he declared; "too late—*hic*—to start now. Who are you?"

"I'm an interviewer," I replied.

"Interviewers," he observed, gazing abstractedly at his empty glass, "interviewers are the loathsome scum of the journalistic stew. They are lying, eavesdropping, brain-picking scandalmongers. They are insidious, sly, deceitful, treacherous, and crafty."

"You have a fine flow of choice epithets," I remarked. "You remind me of the young journalist who applied to Lord Morley for a job, and who, when questioned as to his qualifications, declared that his talent lay chiefly in the direction of invective. 'What class of invective?' asked Morley; 'O, just general invective,' replied the literary aspirant."

"Interviewers," he continued, ignoring my interruption, "are flagitious, criminal, heinous, villainous, atrocious—*hic*—wicked, and iniquitous. Their work, as a rule, is foolish, absurd, ridiculous, preposterous—*hic*—unreasonable, senseless, irrational, silly, vain, imbecile, puerile, prejudiced—*hic*—insensate, and—and incoherent."

"For all that, editors do not hesitate to employ them," I interposed.

"Editors! pshaw. Editors are worse, if anything," he declared with a fine show of scorn. "The average editor is evil, immoral, unjust, nefarious, profane—*hic*—flagrant, abandoned, profligate, graceless, and incorrigible."

"Anyhow, they know how to cater for their readers," I remarked.

"Readers! zut! The average reader is stupid, dull, insensible, sluggish, inert—*hic*—he is likewise ignorant, uninformed—*hic*—unenlighteüed, illiterate, asinine, and doltish."

"Haven't you a good word to say for anything?"

"No; why should I?" he roared.

"Your view of life cannot bring you much happiness."

"Happiness"—disposing of his whisky at one gulp. and closing his eyes to rest them a moment from the dazzling glow of his proboscis—"happiness is a fable, a fiction, a fabrication, and a myth. The only time I feel anything approaching what is generally supposed by the ignorant, pig-headed multitude to be happiness, is when I am unutterably miserable."

"Well," I said, "I suppose everything has its use, even the snarling, surly, currish, censorious cynic, who loves to scoff and gibe, and jeer and sneer, and whose weapons are calumny, aspersion, and reproach. But why not introduce a little of the milk of human kindness into your articles?"

"What articles?"

"Why, those in John Bull, of course."

"Cheese it, sonny," he replied, with a hiccough, "whom do you take me for?"

"Why Jim Crow, of course."

"Well, you've made a mistake," he replied.

And I continued my search.

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Highest Grade Virginia Code L.V.			Choicest Egyptian Blend, Code E.R. Packed in Cedarwood Boxes		
100	50	20	100	50	25
4/9	2/6	1/-	6/-	3/-	1/6

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Do you like a Cup of Hot Tea or Coffee when you wake?

If so, the way to get it with certainty and with the minimum of trouble, is to fill up a

Thermos Flask

at night, and then you have it all ready,
——steaming hot in the morning.——

THERMOS FLASKS keep drinks boiling hot or icy cold, as desired, for 24 hours

In consequence of the enormous sale it has been possible to produce TWO NEW PATTERNS at a price within the reach of all.

	PINTS	QUARTS
White Metal	10/6	15/-
Black Record	15/6	21/-

Other Patterns as before.

Invaluable for the NURSERY, INVALIDS, TRAVELLERS, SPORTSMEN, TOURISTS, CAMPERS, FISHERMEN, MOTORISTS, and others.

Of all JEWELLERS, CHEMISTS, IRONMONGERS & STORES.
Beware of worthless Imitations.
Infringers of the "THERMOS" Patents are being prosecuted.
Wholesale only: A. E. GUTMANN & Co., 8, Long Lane, London, E.C.

£124 DIVIDED THIS WEEK

IN PEARSON'S PICTURE COUPLETS.

ANOTHER NEW CONTEST ANNOUNCED BELOW.

In this week's *Pearson's Weekly* the result of the first Picture Couplets appears. £124 is divided. The first winner receives £62 1s., and 63 other awards are made. Another Picture Couplets contest, in which readers of JOHN BULL are invited to take part, is announced below.

In the third column below you will find the first line of a Picture Couplet together with a little sketch. What you have to do is to make a couplet by adding another line the last word of which must rhyme with the last word of the line given.

When you have done this, fill in your name and address in the space provided, cut out the entry form, attach to it a POSTAL ORDER FOR SIXPENCE, and place it in an envelope, addressed to the Editor, *Pearson's Weekly*, Henrietta Street, London, W.C.

☞ Mark your envelope "Skate" in the top left-hand corner.

All attempts must arrive on or before Thursday, October 7th. Those arriving later will be disqualified.

Everyone who enters must compete on the printed entry form, and send a postal order for 6d. with it. The P.O. must be made payable to C. Arthur Pearson, Ltd., and should be crossed "& Co." The number must be written in the space provided on the entry form. Where one P.O. of higher value is sent to cover more than one attempt the number of this P.O. should be written on each entry form.

Of the amount received (after deducting ten per cent.) three-fourths will be divided amongst the senders of the ten lines which are considered to be the best by the adjudicators, by whom originality of idea will be taken into consideration.

The remaining one-fourth will be awarded in gifts among those competitors whose efforts show merit.

The Editor of *Pearson's Weekly* will accept no responsibility in regard to the loss or non-delivery of any attempt submitted.

The full conditions of the contest appear in this week's *Pearson's Weekly*.

The result will appear in *Pearson's Weekly* only.

YOU MAY USE THIS ENTRY FORM:

EXAMPLE.

When Jones dropped a match in the gunpowder jar
The report of his doings soon spread near and far. *Or,*
He wished that instead he had lit his cigar.
Or, He flew from the earth and was banged 'gainst a star.

No. of Postal Order

When pretty Miss Brown first attempted to skate

_____

_____

I agree to abide by the published decision and to accept it as final, and I enter only on this understanding, and I agree to abide by the conditions printed in "Pearson's Weekly."

SIGNED .....

ADDRESS .....

.....

J.B. .....

When pretty Miss Brown first attempted to skate
Example second line—not to be used:
As a trick acrobat, the folk said, she was great.

The Northern Equitable Insurance Co., LTD.

Report of Second Annual Meeting, Thirty-first August, Nineteen Hundred and Nine.

The Second Annual Meeting of the Shareholders of The Northern Equitable Insurance Company, Limited, was held on Tuesday, Thirty-first August, Nineteen Hundred and Nine, in the Accountants' Hall, 218, St. Vincent Street, Glasgow.

The CHAIRMAN said:—I have pleasure in submitting to your consideration the Second Annual Report of the Directors, along with the Audited Accounts for the year to 31st July last.

I have no doubt you have all perused these Accounts with as much satisfaction as it gives your Directors to present them.

The net Premium income for the year, after deducting Reinsurances, amounts to £27,445 8s. 8d., as compared with £13,756 9s. 8d. last year. This shows very steady and substantial increase, and argues well for the energy and zeal of our Officials.

The Claims actually paid, including those outstanding at the end of the previous year, amount to £6,130 11s. 11d., and we have this year carried a sum of £2,500 to a Reserve Fund to meet claims outstanding. Adding this £2,500 to the £6,130 11s. 11d. makes a total of £8,630 11s. 11d., representing a percentage to premium income of 31.4 per cent.

The Commissions paid amount to £3,779 3s. 8d., and the expenses of management to £9,401 16s. 8d., making altogether £13,181 0s. 4d., being 47.9 per cent. of the premium income. This percentage shows a very considerable decrease as compared with the preceding year, and as our business increases and becomes more consolidated we are hopeful of being able to still further reduce the expense ratio. You will observe that we have this year carried a sum of £1,500 to Organisation and Development Account as compared with £2,300 in the previous year. This sum of £1,500 is, in our opinion, very considerably less than the sum actually expended during the year in organising and developing the Company's business. At the same time we deem it expedient to keep down this account as much as possible and to get quit of it, as well as of the Preliminary Expenses Account, at the earliest possible moment. With this end in view we wrote off out of the balance at the close of last year sums amounting to £848 9s. 10d., and out of the balance at the close of this year we propose to write off further sums amounting to £1,223 9s. 10d., so that these two accounts will then stand in the Balance Sheet at the sum of £3,670 9s. 7d., which is certainly a very modest figure at which to place the value of the Company's connections and goodwill. The Balance at the credit of Revenue Account is £9,231 9s. 2d., after putting aside a sum of £2,500 to meet outstanding claims, as against a balance of £3,753 8s. 8d. last year without providing for outstanding claims.

Another satisfactory feature to which I would direct your attention is that our realisable assets, in which I include Investments, Cash in Bank and on hand, Agents' Balances and Interest accrued, amount in all to £33,411 8s. 2d., as compared with £27,107 13s. 8d. last year, or an increase of something like £6,300.

While some of the Shareholders seem to feel that a Dividend should have been paid, others are equally emphatic in their approval of our course in delaying for at least another year the declaration of a Dividend and devoting the whole balance of Revenue Account to still further strengthen the Company's position. The question of whether or not a Dividend should be recommended was very fully and carefully considered by the Board, and in the end we were unanimously of opinion that, having regard to all the circumstances, it was in the best interests of you as Shareholders to apply the whole balance at the credit of Revenue Account to strengthen the Company's position. Having said this, I feel sure the Board may rely on your unanimous support.

B.C.S
THE SAUCE WITH THE FINE FRUITY FLAVOUR.
BRACKNELL'S
CLUB SAUCE
Per 8 oz. Bottle.
6D.
Of All Grocers.
If any difficulty in obtaining, send one penny stamp and name of your Grocer, and a sample bottle will be sent free by C. & S. BRACKNELL (Dept. a), Brandon Road, King's Cross, London.

THE BARRY VOLUNTARY HOSPITAL

FOR DESTITUTE SICK AND DYING MEN, WOMEN AND CHILDREN.

An Unnecessary Institution, Run by an Adultress and a Drunkard.

"For many years before this hospital was started"—we are quoting from its latest annual report—"one of the greatest needs in the district was a place where a destitute creature took ill in the streets, and women and children who met with serious accidents, could be taken to for skilled medical and nursing treatment." And, again, "This hospital exists for the use of the destitute sick or injured of the district, and sick sailors who come from all parts of the world. Every subscriber is a sharer in the work. Without their money the work could not be carried on. The hospital is always open for their inspection, and ever eager for their help, advice, and sympathy." We have made these quotations from reports issued by the authorities of the hospital to show what it is the hospital claims to do, and we cannot imagine objects more worthy of general support than those indicated in our quotations, or a worthier work than that undertaken by the founders and supporters of the hospital—always assuming that there are no other institutions existing in the district where the help offered is to be found, and the management is what it should be.

We regret, however, to say that our inquiries compel us to come to the conclusion that this hospital has ceased to be worthy of public support, and, in fact, was never wanted. Barry is particularly well provided with hospitals. The Urban District Council has provided a sanatorium, a small-pox hospital, a cholera and fever hospital, and an accident hospital, where anyone suffering from an accident can be treated—men and women—and all the leading doctors in the town are on the staff. In addition to these, there is the Cardiff Infirmary, distant ten miles, a most excellent hospital, where practically all deserving cases can be treated. There is also at Cardiff a special hospital for seamen, supported by shipowners. A large portion of the income for this hospital comes from Barry, and any seaman requiring medical assistance can go there. It would seem, therefore, that the Barry Voluntary Hospital is not wanted.

Miss Amy Evans, who is the matron, and practically the manager and proprietor of the hospital, was formerly in the employment of the Barry District Nursing Employment Association, but when the Association arranged to accept weekly payments of 1d. from some workmen, paid through the office, she objected. The committee decided to accept the offer of the working men, and Miss Evans resigned. In a year or two she came back to Barry and started the Voluntary Hospital in a small house which she rented. She obtained the services of six or eight young local doctors who were only too glad to serve on the staff of any hospital. One of them was a Dr. Livingstone. In 1901 Mrs. Livingstone left her husband, and in 1904 she brought an action against him for divorce on the ground of his adultery with Miss Amy Evans. The case was tried in London on the 11th, 12th, 16th and 17th May, 1905, and the Court decided that Dr. Livingstone and Miss Evans had committed adultery, but owing to Dr. Livingstone being a Scotchman who had not lost his domicile, the Court could only grant a separation. An action was thereupon commenced in the Scotch Court at Edinburgh on the 6th December, 1905, and the Court came to the same conclusion as the English Courts, namely, that adultery had been committed by Dr. Livingstone and Miss Evans, and granted a divorce. Dr. Livingstone had acted with great cruelty to his wife and had been drinking very heavily. He had sent several disgusting postcards to her and her relatives, and had shown himself to be a very low-minded man. As a result of the action all the other doctors resigned, and since that time the only doctor on the staff of the Barry Voluntary Hospital has been Dr. Livingstone.

He is often in the hospital in a most drunken condition. Patients, we are informed, are frequently in the hospital for three or four weeks without being seen by Dr. Livingstone or any other doctor. He has practically no practice except what he gets from the hospital.

When the hospital was started there were a considerable number of patrons, but since the divorce proceedings Lady Plymouth, Mr. H. T. and Lady Arabella Romilly, Mr. and Mrs. J. Cory, Mr. and Mrs. Sidney Robinson, and others have removed their names.

All the doctors in Barry—Dr. Livingstone, of course, excepted—feel very strongly that the hospital should be closed, and the facts set forth in this article support that conclusion.

DELIGHTFUL EVENINGS AT HOME.

Old and Young of either sex will find the greatest enjoyment in a game of billiards played at home. It forms a delightful pastime with the added advantage of gentle exercise. Played on Riley's Miniature Tables the game is just as exacting as on the large tables. Riley's Billiard Tables to place on your own dining table from £3 7s. 6d. Riley's Combine Billiard and Dining Tables—converted in a minute—from £13 10s. 0d. Cash or Easy Payments. These prices include all accessories. Carriage paid.

FREE on receipt of postcard, full detailed Illustrated Catalogue of Billiard and Dining Tables, and small or full-sized tables and sundries.

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DOG AND PUPPY CAKES
are equally suitable for
ALL KINDS OF DOGS AND PUPPIES,
No Fancy Preparations being necessary.

These foods are composed of the purest ingredients only. Their unique effects are due to the antiseptic properties of the foods of which the cakes are compounded.
They aid digestion, keep dogs' skins and coats in fine condition, eradicate internal worms and parasites, and prevent the dogs smelling.
ABSOLUTELY DIFFERENT FROM ALL OTHER CAKES.
Sold by Grocers, Corn Merchants, and
THE MOLASSINE CO., Ltd.
Dog and Puppy Cake Works, 113, Tunnel Avenue, GREENWICH, S.E.
In districts where these Cakes are not stocked by Dealers, we pay carriage to consumers on quantities of 28 lbs. and upwards. Send for Samples.

Molassine Meal Gives Horses Stamina.

Time, Gentlemen, Please!

To see that your Overcoats are ready for the Winter! A smart coat adds greatly to a man's appearance.

We can smarten up your last year's overcoat by our process of dry-cleaning, and return it to you in a few days, looking almost as good as new.

We also undertake any necessary repairs, and supply new linings, buttons, etc., at a very reasonable cost.

Send a postcard for our booklet "Clothes and the Man" and address of nearest branch or agency.

Achille Serre, Ltd.
(*Nettoyage à Sec*),
HACKNEY WICK, LONDON, E.
Phone 1265 East.
Carriage paid one way on orders sent direct.

THE "HACKNEY STANDARD" AND "PROFIT AND PLEASURE" GANG.

A DISGRACE TO JOURNALISM.—WHERE ARE THE POLICE?

"TRUTH" AND ITS "OLD ACQUAINTANCE."

Last week we published a pitiful letter from a poor Hackney woman, whose little boy had been robbed of his few shillings, saved for the benefit of his mother, by the man, Douglas, who runs the *Hackney Standard* and a bogus magazine called *Profit and Pleasure*. The *Hackney Standard*, which Douglas has the effrontery to say has been established for thirty years, is one of those fugitive publications which make their appearance when an election—and a bit of money—are about. Nominally a Conservative organ, it collapsed some time ago—after one of the Liberal members for the Borough had declined the overtures of its proprietor with a view to a sale to him! Now, however, there are two wealthy Tory candidates in the field, and, rightly or wrongly, they are supposed to be subsidising the wretched sheet. Perhaps, after our disclosures, they will wish to dissociate themselves from it.

"TRUTH" AND DOUGLAS.

This is what *Truth* said about Douglas in July last :—

> A stale old dodge for relieving the unsophisticated of their cash is being worked from St. Mary's Chambers, 161A, Strand, London. The initial step is an advertisement offering prizes to all who succeed in putting together the pieces of a picture, the second is a circular forwarded to "dear competitors," announcing that they are winners in the competition, and can qualify for the receipt of their prize by subscribing 3s. 6d. for a unique publication called *Profit and Pleasure*. Whatever profit and pleasure are to be derived from this enterprise are more than likely to be monopolised by its ingenious promoters, the principal of whom is a gentleman named Douglas. The profit seems likely to be considerable, for Douglas's mail is delivered to him at the rate of about 10,000 letters a week, and at a modest computation 10 per cent. of the envelopes contain postal orders for 3s. 6d. Douglas until recently traded as the Carlton Publicity Company at the same address, and I fancy that in him I recognise an old acquaintance.

THE GANG.

Douglas is the head of a gang of rogues. They have run a series of competitions, *every one of which has been a diabolical and cruel swindle*—robbing the poorest of the poor. Some of the cases in our possession are heart-rending in their sadness. They also run, in addition to the *Hackney Standard*, a long-firm sort of business—"Lankester and Co.," "Bisson, Stewart Palmer and Co.," "The Co-operative Manufacturing Co.," and goodness knows what else. Douglas lives at Hounslow, and the postal orders and stamps received in response to his swindling circulars are paid into a local bank there. Doubtless the account will now be closed. He also spends some of his time at Weymouth, and in this connection it would be interesting to know something about a Mrs. E. Harrington Martin, of Kenfield, Netherton Road, Rodswell, near that town, who "won" the "£100 Prize." But we will not waste further space—*at present*—on this scoundrel. The evidence in our possession is sufficient to put him and his confederates in gaol with hard labour, and we are now placing it before the proper authorities. If they do not then prosecute the rascals, we shall see that they do not escape.

A WORD TO THE CANDIDATES.

We need scarcely say that if we are not justified in the grave allegations we have made, we have rendered ourselves liable to a criminal prosecution. As, however, Douglas dare not challenge our indictment—that he is a heartless rogue—we call upon Mr. Raymond Green, Mr. Felix Cassel, K.C., and Mr. Conway Wertheimer—in whose interests the *Hackney Standard* is now being run by Douglas—to disown their champion.

FOOD

You must be well-fed to have muscle and brain vigour. And "well-fed" means fed not with the *most* food, but with the most *nutritious* food. The most nutritious food is the simplest.

Quaker Oats is simple, health-giving food, easy to buy, prepare and digest—delicious and economical—and does not overheat the blood.

2:8

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Absolutely the most up-to-date catalogue published.

It is gratis and post free. Write or call to-day for a copy.

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HUMAN DOCUMENT.—LXII.

(Will any reader take the baby?)

A lady writes to us as follows. She tells a pitiful tale of struggle and want on the part of her *protegee*. Is there any one of our readers who can see his or her way to help the poor girl?

If you could bring the following case before the readers of your valuable paper I should be grateful, and any help that they could give would be of the utmost service.

The girl on whose behalf I write is just 24, and is the mother of a girl hardly two years old, and a baby of five months. A year ago her husband deserted her, and she has seen or heard nothing of him since.

She works in a factory in Birmingham, and the most she can earn is 7s. a week, and frequently she gets only 4s. 6d. or 5s. Since the birth of the baby her health has been indifferent, and she finds life a hopeless struggle.

She tells me that if a home could be found for her baby she could manage to support herself and the little girl, and it is to make her wish widely known that I venture to bring her case under your notice. The baby is a strong, healthy little fellow, and the kind-hearted neighbour with whom the girl and her children lodge says he gives very little trouble.

Owing to bad trade the poor girl has this month been three weeks out of work, and though this woman has kept her in food and lodging, it has been a struggle, and she cannot continue doing so. Work has begun again now, and if a home could be found for the baby it would keep the whole family out of the workhouse.

We have received the following letter from the writer of Human Document, No. LVIII. It has given us much pleasure:—

I am sure you will be as pleased as I am to know that the result of my appeal in John Bull for a holiday gratis has been an invitation to a lady's home for three weeks direct.

My doctor says John Bull deserves the world's thanks in helping me in the way it has done. My one wish is that I may, some day, soon be able to help other "Human Documents," and to see John Bull have the largest circulation of any paper in England.

The place is within an easy distance from here, so the money so kindly sent by your readers will cover my travelling expenses, etc.

Please will you give my heartfelt thanks to all those readers of John Bull who interested themselves in my appeal. To some I have been able to write my thanks. And now accept my thanks for John Bull. I can *never* forget the trouble it has taken on my behalf.

With reference to our Human Document LXI., relating to the poor Hackney lad who was swindled by the *Profit and Pleasure* gang, we are glad to hear that, in the hope of hushing the matter up, they have called upon the mother of the boy and left a small sum of money. We further have to acknowledge the following gifts, which we have forwarded to the right quarter: E. L. B., Liverpool, 2s. 6d.; H. W., Porthcurnow, 3s. 6d.

We are also informed by the mother that 3s. 6d. has been sent to her direct by each of the following: F. R. M. P., Kenilworth, and "Observer," Birmingham.

BIRTHDAY OF THE WEEK.
"JOHN BULL'S" GREETINGS.

October 5th.—T. P. O'Connor.

More Irish than the Irish themselves.—*Proverb.*

Can any of our readers give us information respecting The Century Employment Association, of 31, Gracechurch Street, E.C.?

We direct the attention of the Sweetmeat Automatic Company to the condition of their machine at Southend which stands to the right of the Bandstand facing the sea situated in a pathway leading to the bottom of the cliffs. A Southend correspondent writes to us: "I have watched hundreds of poor little children place their pence in the machine, getting nothing in return. The collector *must* know that the machine does not work properly."

To be published shortly:—The Genealogy and Evolution of
"VICTORIA PROPRIETARY (1908) LTD.,"
with special reference to the past and future of the Bendigo Goldfield. Very interesting to shareholders and general Gold-mining Investors.
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If you see it in "John Bull" it is so.
The Kooper Razor
when used makes shaving a comfort, and a luxury, leaving the chin smooth, and FREE from irritation and soreness.
Admitted by the trade to be the finest shaving implement manufactured.
Made of the finest Sheffield steel, and guaranteed real hollow ground. Every razor is set and tested by an expert under an entirely new patent system, and will never want grinding.
Send direct to us and save middleman's profit. If not approved of within seven days money returned in full.
WHOLESALE PRICE, **2/9** each, post free.
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Never Fails.
Quickly changes gray hair to its natural colour.

It is not an experiment but has been in use for over sixty years throughout the civilised world. It is the best, and the best is always the cheapest.
Cut this advt. out and send it with P.O.O. or stamps 4s. to 114, Southampton Row, London, and a FULL-SIZED LARGE BOTTLE will be sent CARRIAGE PAID anywhere in the United Kingdom. A.K.

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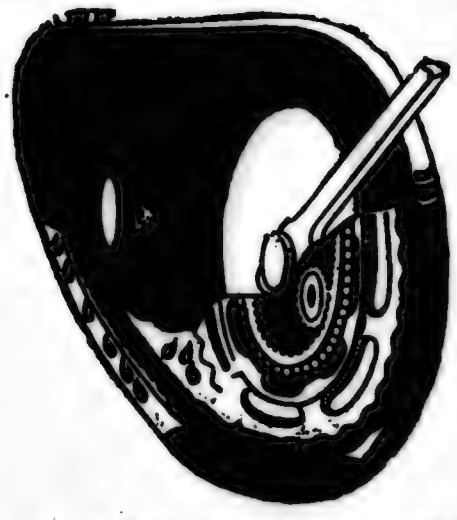
Why not cycle all the Autumn on a new "All Black" Sunbeam?
This pattern has no plated parts, and is cleaned in a few minutes with a damp Sponge.
The Brakes polish the Aluminium Rims, and the Chain inside the dustproof Gear Case does the Oiling.
John Marston, Ltd.,—21, Sunbeamland—Wolverhampton send a coloured illustration of this new pattern free on application.

JUNON RESTORES GREY HAIR TO A NATURAL COLOUR
Instantaneously and Harmlessly.
It is the MOST PERFECT Preparation that SCIENCE CAN PRODUCE for removing the effects of the ravages of time and mental stress and worry. This is the only permanent one solution preparation on the market that will do this. You can prove the correctness of our claims by sending SIX PENNY STAMPS for one of our LARGE TRIAL BOTTLES, stating the shade you require.
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Pat-a-Cake biscuits—an ever ready, ever welcome dainty, made very carefully by Peek Frean, so that they are nicer than most, though they cost no more. They are *the* biscuit for all time and every time—for the seaside, for the country and the home. Pat-a-Cake are short and sweet, not too sweet, and the quality never varies. You can buy them everywhere, but buy them to-day.

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If you have any indications of Heart Disease, such as Palpitation, Tobacco Heart, Shortness of Breath, Dizziness, Fulness in the Throat, Dropsy, Anæmia, Pains around the Heart or under the Left Shoulder, allow us to send you a Free Supply of Oxien, sufficient for one week's trial, together with a Treatise on the Heart and Testimonials from people who have been cured. Send no stamps. Package in plain wrapper.—THE GIANT OXIEN CO., Ltd. (Dept. 222G), 8, Bouverie Street, London, E.C.

"THAT DOTH RENEW SWIFTER THAN BLOOD DECAYS."—
Shakespeare.

Time has Proved

that nothing terminates life in the aged so quickly and so surely as *rust*. Be active—if your power and vigour are waning, if you have no inclination for work or pleasure, if despondent, languid, or weak, Wincarnis will bring new life, create pure rich, vitalising blood, build up new tissues, new nerve force, and with these new strength of body and brain. Wincarnis stars by checking all waste of strength and renews the lost vitality that nature needs for perfect health, fortifying every organ of the body to ward off ill-health and disease.

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Wincarnis prevents Colds, Chills, and Influenza.

"IN THE AIR."

NOTES ON AVIATION

By W. Parker

Captain Ferber.

It is no mere form of speech to say that the whole aviation world goes into mourning over the tragic death of Captain Ferber at Boulogne. He never got into the limelight quite in the same way that others have managed to do, but a more enthusiastic aviator never lived—and died—for the cause. He was never lucky with his machines, and they were many. For ten years he devoted himself with tongue, pen, and hand to the advance of his beloved science, and struggled on through long years of doubt and scepticism, lecturing, demonstrating, experimenting, with a genial enthusiasm which half disarmed his critics. Talk to him but a few minutes, and you knew his inmost thoughts on the subject. Ask him some question on design, his deft fingers had twisted a lot of waste paper into some magic shape and launched it flying across the room for your edification. He was a pupil of Lilienthal, an early friend of Chanute, and it was in 1903 that, stirred by the accounts of American progress, he wrote to Archdeacon the now historic phrase: "We must not leave the aeroplane to be achieved by America." It was the patriotic spark that kindled the first flame of enthusiasm in France. In 1905 he already knew more about the mysterious Wright brothers than any man in France. He was

A Born Propagandist.

It was he who brought young Gabriel Voisin up from Lyons and decided his career. To Ferber, to-day, is due all the honour that the French school can bestow. In his later career he was as active as ever. He founded and recently improved the aerodrome at Nice, where he was stationed for some years, and was one of the principal supporters of the Juvisy project from the start, and subsequently its master instructor. He was one of the original designers, with Levavasseur, of the Antoinette motor, and his mechanician, Legagneux, became almost as famous as his master during their trials last year on the parade ground at Issy. The tragic affair is another proof of the dangers which lurk

In Flying Near the Earth.

A tilt of the wings caused the aeroplane to touch the ground, and from that moment all was over. The shock and impetus of the machine caused the whole to upset, and the motor fell directly on the unfortunate aviator. It was a foreseeable and preventible accident, and the poor fellow recognised the fact almost in his last words. The aeroplane will still go on, develop and safeguard itself in time, but we have lost a valiant pioneer and a brave man in the process. Peace be to his ashes!

International Regulations.

The Congress at Nancy, the fourth of its kind, closed with several important resolutions passed in favour of regulating International aeronautic affairs on a comprehensive basis. They recommend the Governments of the various nations to refrain from prohibitive measures, agree on regulations for aerial traffic, and safeguard their own national and fiscal interests by adequate inspection, etc. In a word, it takes the atmosphere under its protection and all things flying therein, aerostats and aeronefs, the latter word meaning every machine driven by mechanical means, and therefore including dirigibles and aeroplanes. The Congress also dipped into terminology, advocating a universal system of nomenclature and measurement for aerial machines, and finally separated with becoming dignity to meet again next year, probably in Belgium or in France. Some of their resolutions read rather like counsels of perfection, but even a year may make them seem less fantastic and utopian than they do at the moment.

The Blackpool Meeting.

The Blackpool aviation committee has returned home in triumph with a decided Parisian accent, and some half-dozen contracts with the French aviators, those of Farman, Rougier, and Paulhan among the number, and there is little doubt of a dozen entries altogether, independent of the English ones, which will probably include Mr. Cody. October 18-24th will see all arrangements completed for a meeting which, if our English weather will allow, should be quite the equal of Rheims, and even more spectacular. Blackpool, too, is better able to deal with crowds than the French town, and the prices for accommodation are not likely to soar so high as they did on that memorable and expensive occasion.

New Fixtures.

No sooner is one aviation meeting announced than another follows on its heels. This time it is Doncaster. This seems to be overdoing things with a vengeance. There appears to be a great tendency at the moment to exploit these decidedly speculative fixtures. Berlin is going to be a great success, and the list of aviators will undoubtedly be large, and may include even the famous Orville Wright. Then Juvisy will attract at least some of the first-class men and a large number of novices, and is likely to make some new reputations. That will occupy most people's attention up to the 17th October. There remains one single day, then, before Blackpool. Are the Doncaster promoters sanguine enough to hope for entries? We wish them luck, but we have our doubts. Is it to follow Blackpool? Doncaster is decidedly dubious!

An Appeal to THE PEOPLE.

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LIVERPOOL.	St. John's Lane.
MANCHESTER.	Deansgate.
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OUR SPECIAL POLICE INTELLIGENCE.

Specially Mis-reported for "John Bull."
By Richard Morton.

POLICE AND PUBLIC.—THE FORCE TRIUMPHANTLY VINDICATED.

A pleasing instance of the goodwill and cordial understanding existing between the magistrate and the members of the force was offered in an interesting case before Mr. Street yesterday at South-West London, when Hymer Toper was charged with being drunk and disorderly, and John Jay, an exceedingly civil engineer, was charged with assaulting the police and obstructing them in the execution of their duty.

The first-named defendant caused very little trouble in court, though it was stated the police had some difficulty in arresting him. He now pleaded guilty, saying, "Put me down d. and d., and make it a dollar."

Much to the surprise of the officials, the other defendant, Jay, actually objected to the evidence and was unwise enough to deny the allegations. He was advised by an officer, "Better say nothing. You'll get off for a few bobs." "But," said Jay, "I'm not guilty.' "Oh, ain't you," retorted the courteous official; "you jolly soon will be."

When the case was called on, Constable Sandford said that he and Sergeant Merton were endeavouring to effect the arrest of Toper, who was violent and noisy, when Jay rushed up shouting, "Let the man alone, he is all right. He's a friend of mine." I advised him (continued the constable) to go away and leave His Majesty's servants to carry out the important duties entrusted to them, but he said, "You are my servant. I pay your wages. I'll take the coat off your back." He then seized me by the collar and shook me so violently that the teeth rattled in my head. Sergeant Merton came to my assistance and politely asked Jay if he would be good enough to desist. Jay thereupon announced his determination to be condemned first, and proceeded to kick and bite the sergeant. Peaceful persuasion being useless, the officers were reluctantly compelled to take the defendant into custody.

Jay, who is a small, weak-looking man, cross-examined: Do you say I assaulted a great big fellow like you?

Constable: I do.

Jay: What did you do?

Constable: I bore it like a martyr. It is a habit with members of the force. We always take it lying down.

Sergeant Merton corroborated. He entirely agreed with the evidence of the constable, who spoke the gospel truth.

Cross-examined: He had never known a policeman tell a lie. It was against their principles. Most other things were possible, but that was outside the bounds of nature. No, he had not written his notes in conjunction with the constable.

The constable, recalled, said he had not seen the sergeant's notes when he wrote his own.

The Magistrate (reading from the note-books): "Jay said he was a freeborn Briton, and would not go to the station for all the coppers on earth." "Leave the man alone; he has only been out in the sun." "I'd like to have three rounds with you at the National Sporting. I'd knock the stuffing out of you." Now, those statements, and several others, are word for word the same in both books. Do you swear you did not see each other's notes?

Sergeant and Constable (solemnly): We do.

The Magistrate: Then I accept your word without a shiver, and I will not make a mental reservation. You observe that I do not even whistle, nor do I sing "Oh, oh, Antonio!" I regard the affair as one of those coincidences so common in literary circles. (To defendant): Now, Jay, what have you to say?

Defendant: Taking the allegations in turn, I say I have never seen Toper before; he is not and never was a friend of mine; I did not use any one of the expressions attributed to me, and I certainly did not lay a finger on the constable or his coat. As for the sergeant, I never even saw him until I was taken to the station. I saw nothing of any disturbance, but was running to catch a 'bus when the policeman collared me and said I was the man he wanted.

Defendant called evidence proving he was three streets away when Toper was arrested.

The Magistrate discharged Toper, but said Jay was a violent and interfering person. Several witnesses said he was round the corner at the time, but he must have dodged backwards and forwards when they were not looking. He was bound to believe the police. Jay must pay forty shillings and keep further away next time.

3 bottles 9/6

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6 bots: 18/6 **12 bots: 36/-** (carriage paid your rly. station)

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Our "4 years old" is a pure, sound, wholesome whisky, and splendid value at the price—but—to the critical judge who appreciates really mellow, well-aged whisky, we recommend our:

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Sample half bottles.

4	years old	1/9
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I enclose remittance value..... for which please send me.....bottles of Somerville's..... years old Scotch Whisky on condition that if it is not the finest Whisky at the price I shall be entitled to have my money refunded.
John Bull, 2/10/09.

Name.....

Address.....

"IF YOU SEE IT IN 'JOHN BULL—'"
You may see it in the "Daily Chronicle" a week later! And in the "Daily Mail" a week after that!

In our last issue we quoted a paragraph which appeared in this journal on September 9th, and set against it in parallel columns one which appeared in the *Daily Chronicle* on September 16. It would now appear that whilst the *Daily Chronicle* is a week behind JOHN BULL in its political intelligence, the *Daily Mail* is a week behind the *Daily Chronicle*, or a fortnight behind ourselves. As the matter is interesting from the point of view of journalistic ethics—no acknowledgment of any kind having been made to us by either of our contemporaries—we offer no apology for setting out the three paragraphs in parallel columns:—

"JOHN BULL."
Thursday, Sept. 9th.

As we have been stating for months past, the Lords will reject the Budget. When we say reject it, we mean that pending an appeal to the country, they will decline to pass it. They will say that, quite apart from the fact that it avowedly seeks to secure through the medium of a fiscal measure objects which the Government has failed to achieve by substantive legislation, it embodies new principles of finance upon which the people have never been consulted—and that they are entitled to ask for a popular mandate before consenting to the Bill.

The Government will then resign, and the King will dissolve Parliament. The only point remaining is whether the Election will take place upon the Register now in force, or upon the new one, which will be ready by November 1st, and which is actually used for Municipal purposes. We believe the Government will introduce a Bill making such new Register the basis of the Election, and to this proposal the Lords will assent.

"DAILY CHRONICLE."
Wednesday, Sept. 15th.

Our Lobby correspondent writes:—

A publicist who has unique opportunities of knowing what passes in the innermost circles of Conservatism, said positively yesterday afternoon in the Lobby that the House of Lords will not pass the Budget. According to him, the Lords do not mean to contest the rights and privileges of the House of Commons. They will even declare their readiness to accept the Budget if its principles are approved by the nation. But until the wishes of the people are ascertained they will decline to accept the responsibility of passing a Bill containing so many novel principles.

This will be a direct invitation to the Government to go to the country on the Budget. My informant added that the House of Lords—with an instinct for fair play which it has seldom exhibited — would be willing to pass a short Bill having for its object an acceleration of the 1910 Register, so that the Election might be fought upon the new Register in November or December.

"DAILY MAIL."
Friday, Sept. 24th.

The Election might conceivably take place either in November or in January. It cannot be allowed to interfere with the Christmas holidays. The actual business of a General Election, from the first poll to the last, takes about a month.

An Election postponed until January, when the certainty of it had become apparent in October, would cost in Election expenses something like 50 per cent. more than if it took place in November, and the extra cost would make it difficult for many candidates to keep their declared expenditure within the scheduled amount.

The first thing to be done, therefore, when the Lords demand that the issue shall be referred to the country, will be the introduction of a short Bill bringing next year's voting lists into immediate validity.

Such a Bill would not be opposed either by the Unionists in the House of Commons or by the House of Lords. It could be passed into law within a week, and the printing of the revised registers would then be "speeded up" throughout the country.

A HARD CASE.

(How a Roadsweeper Lost His Sight.)

Fredk. Fitzgerald was formerly employed as roadsweeper by the St. Pancras Vestry. He had been in their employment some ten years, when in February, 1907, whilst at work, he was knocked down by a cab horse and seriously injured. He gradually got worse, his sight failing him, until in June, 1907, he had to leave the employment of the Vestry (now the Borough Council), having become quite blind.

When the accident happened Fitzgerald naturally wished to proceed against the cab proprietor for damages. But he was informed by the parish authorities that if he did so he would lose his berth. It seems that one of the rules of the authority is that all workmen who have matters of complaint, which ordinarily would go to the Courts, have to leave their cases in its hands, as in cases of accident it pays whilst the men are laid up, and recovers from the persons responsible. Accordingly Fitzgerald took no steps, and the Vestry compromised the matter by accepting from the cab owner a payment as compensation of £4 only.

Fitzgerald is now quite blind. He tries to avoid starvation by selling matches on the kerb, and kind-hearted people help him as they pass, so that he makes an average of 6s. or 8s. a week. Naturally he wishes to get some other occupation, but although he has tried in every direction he cannot do so. He has asked the parish authorities for outdoor relief, but they decline to grant any. He has applied to various institutions established to aid the blind, but they are all full, or have no availble funds. So there appears to be no alternative for him but the workhouse.

Budget Concession

In the belief that the Government are about to make a big concession in regard to the increased Tobacco Duty, we have decided to reduce the price of

Craven Mixture

to the original price of **10/-** per lb.

In forestalling the probable reduction in duty we are risking a considerable loss, but it is our desire to give smokers the benefit of the decreased price at once, without waiting for the announcement by the Government.

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In every good tobacco shop all over the world you will find Craven Mixture. It is packed in four sizes, in patent vacuumized tins.

2 oz. 1/3, 4 oz. 2/6, 8 oz. 5/-, 16 oz. 10/-

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We have so far directed the attention of our clients to promising mines and a few special Industrials. But the time has come when it is necessary for us to point out to speculators that in our opinion Petroleum will furnish the next surprise on the Stock Exchange.

Oil above all things attracts the speculator. Rockefellers, Rothschilds, Nobels; the wealthiest in the world—all made out of oil. The eyes of the financial world are now cast upon Nigeria, a British Possession like Burmah, where the "NIGERIA BITUMEN COMPANY" has been for some years engaged prospecting for oil upon a concession about 40 miles in length and adjacent to the coast. Ten bores have been put down. Almost all have given promising indications. No. 5 bore went down 649 feet and struck oil. This well is now gushing 2,000 barrels of oil a day. The question of the existence of an oil-field in Nigeria has been solved.

The following are shares which we consider should be purchased:—

Nigeria Investment Corporation,
at about 2 7/8.

British Colonial Petroleum Corporation,
at about 26/-.

Petroleum Development Company,
at about 17/6.

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NATIONAL SHARE EXCHANGE

£259,610 PAID TO CLIENTS ■ RESERVE FUND **£30,000.**

We have now published in "John Bull" the following accounts of clients who, starting with £6, have received the amounts against their initials:—

W. C. ... ... £4,840 (Since increased to £5,600)	J. W. £1,054
C. G. B. £944	W. T. £949
R. J. C. £936	W. P. £321
R. A. S. £593	J. L. £683
O. M. W. £279	J. B. £515
H. V. £243	W. T. W. £563
M. E. G. £344	R. R. W. £411
G. H. £391	W. F. W. £443
W. J. G. £317	C. J. W. £1,023
M. A. W. T. £373	W. J. W. £378
H. H. £374	J. S. £1,075
F. G. £430	J. M. £408

Below we publish for the first time to-day the amounts paid to 4 other clients:—

Cheques.	E. K.	Amount.
1,414	—	£10 0 0
1,887	—	26 0 0
1,998	—	10 0 0
2,419	—	22 0 0
2,758	—	55 10 0
		£123 10 0

Cheques.	G. T. G.	Amount.
2,406	—	£58 0 0
3,042	—	8 0 0
2,889	—	24 0 0
2,926	—	15 0 0
7,064	—	18 15 0
6,253	—	20 0 0
11,660	—	14 0 0
13,189	—	18 0 0
13,901	—	12 15 0
14,076	—	15 12 6
		£204 2 6

Cheques.	G. H. G.	Amounts.
C 22,178	—	£25 0 0
C 22,208	—	23 15 0
Carried forward		£48 15 0

Brought Forward		£48 15 0
708	—	17 10 0
753	—	131 10 0
769	—	25 0 0
801	—	20 0 0
886	—	71 5 0
987	—	75 12 6
104	—	47 10 0
123	—	35 0 0
176	—	32 10 0
328	—	54 19 0
329	—	16 10 0
494	—	95 0 0
1,772	—	29 2 6
2,075	—	52 10 0
2,294	—	38 15 0
3,393	—	26 10 0
3,778	—	41 14 5
3,787	—	18 0 0
		£877 13 5

Cheques.	J.H.	Amount.
B 97,276	—	£10 0 0
B 97,333	—	7 5 0
C 22,090	—	10 10 0
Carried Forward		£27 15 0

Brought forward		£27 15 0
535	—	12 0 0
2,035	—	18 10 0
2,063	—	27 15 0
2,096	—	12 0 0
2,456	—	13 0 0
2,509	—	12 0 0
2,560	—	35 19 0
2,606	—	14 8 0
2,649	—	7 10 0
3,314	—	10 0 0
3,454	—	22 5 0
3,793	—	8 0 2
4,329	—	17 5 0
4,612	—	9 5 0
4,828	—	24 0 0
4,984	—	9 0 0
5,018	—	10 7 0
5,184	—	28 10 0
2,841	—	24 0 0
6,031	—	41 12 6
6,263	—	7 5 0
6,360	—	23 0 0
6,384	—	17 11 7
6,710	—	18 19 6
6,808	—	64 10 0
Carried Forward		£516 7 9

Brought forward		£516 7 9
6,829	—	24 0 0
7,231	—	10 0 0
7,330	—	55 10 0
7,421	—	43 2 6
7,479	—	13 7 6
7,633	—	11 0 0
7,637	—	59 0 0
7,788	—	8 0 0
8,452	—	57 0 0
8,789	—	69 2 6
8,961	—	10 0 11
9,003	—	33 14 0
9,145	—	34 8 6
9,147	—	44 2 6
9,181	—	16 5 0
9,493	—	13 0 0
9,895	—	10 15 0
10,543	—	8 0 0
10,563	—	9 0 0
10,726	—	10 0 0
12,454	—	11 1 0
13,068	—	13 15 2
14,694	—	8 0 0
14,451	—	25 0 0
14,454	—	18 0 0
		£1128 15 10

The above sums, and 10,500 similar amounts, were made by clients starting with £6 and upwards in a few wks.

"JOHN BULL" (Feb. 9) in one out of three notices says, *"If you win, you will be paid."*

EVERY CHEQUE CAN BE SEEN.

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STOCK AND SHARE DEALERS.

1.B. 4p.

Please forward me full particulars of how, with £6 and upwards, the above sums were made, together with a list of upwards of 10,500 other cheques, etc.

NAME .....

(Rev., Mr., Mrs. or Miss.)

ADDRESS IN FULL.....

.....

THE DRAMA OF TO-DAY.

By M. Clement Scott.

"The Brass Bottle."

Good luck appears to smile again on young Gaston Mayer, the energetic manager who "caught" all London with "Mrs. Wiggs of the Cabbage Patch," and who has now presented a fresh surprise in the shape of a four-act farcial play by F. Anstey, entitled "The Brass Bottle."

It is no mean triumph to score two such undoubted successes consecutively, as Mr. Mayer has apparently done; and a play adapted from a popular book is always rather risky to do, anyway, but "The Brass Bottle" seems to have "got there" instantaneously, and there can be little doubt that it satisfies the robust and healthy appetites of the many in search of "fun food."

Whether or no Mr. Anstey's amusing story could have been made even more entertaining by the aid of some of Messrs. Maskelyne and Devant's mystic studies which are all done in face of the audience, and without the turning down of lights and dropping of curtains, is a question which may or may not have occurred to the stage-manager of "The Brass Bottle," but to me I somehow seemed just to miss that weird fascinating "rubbing the ring," "waving the wand," magical influence—the "abracadabra," "open sesame" charm—in fact, the fairy or witch-like atmosphere which should, to my mind, have pervaded the new "Arabian Nights" play at the Vaudeville Theatre.

But I am evidently in the minority as regards these additions to "The Brass Bottle," for I am told the little playhouse is crowded at every performance, that Messrs. Lawrence Grossmith, Alfred Bishop, Holman Clark, Rudge Harding, Luigi Lablache and Mesdames Viva Birkett, Lena Halliday, Mary Brough, etc., are applauded sky high, that the fury of the fun increases as the play proceeds, and that the people are only too thankful for a hearty laugh and the welcome chance of driving dull care away.

Our modern, mournful, suicidal literature occasionally requires the jolly good reaction of an honest farce, and let us hope they have found it in F. Anstey's "Brass Bottle," and that Gaston Mayer has once more put his hand into the big bag of tricks and secured a genuine prize.

"The Great Divide."

No, I don't think it's a good play, but somehow or other I like it—it appeals to me from the sincerity of its acting; by the quiet force of the American actor, Henry Miller, as the strong, powerful, semi-drunken "out West" man, who is turned into a lovable, self-sacrificing hero, all for the sake of a woman.

There is far more in the dumb, beseeching attitude of Henry Miller towards Ruth Jordan, who closes her heart deliberately against him, than in all the eloquence an author might bestow in words on the character of Stephen Ghent, and that picture of the rough man, torn with grief and left alone on the Plateau of the Cordillera mountains, the sun dropping from gold to red in that wonderful sky, will linger long in my gallery of stage memories.

American plays have recently come to us like so many snowballs and melted as quickly away, but I do hope "The Great Divide" at the Adelphi Theatre is not going to follow suit, for apart from all its picturesqueness the performances of Henry Miller as Stephen Ghent, and Edith Wynne Matthison as Ruth Jordan, are little poems in art, fancy and imagination.

A Funny Fellow.

At the London Pavilion the other evening I found Mr. Frank Glenister in fine form, back from his holiday, and a programme full of good things, the newest "turn" being Mr. Mark Sheridan, one of the drollest music-hall comedians I have seen for a long while. His humour is spontaneous and of the best, and he kept the house in roars of laughter every moment he was on the stage. Praise is also due to Miss Clarice Mayne, a clever artist, who has evidently taken Marie Lloyd (the Queen of Comédiennes), as her model, and promises to become a "star" of the first magnitude. Her song about "Faces" is indeed *un petit morceau de tout droit.*

"TADDY'S GRAPNEL" MIXTURE

A BLEND OF CHOICE TOBACCOS.

Price 6½d. per one Ounce Packet.
" 1/1 " two " Tin
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For ADDITIONAL BUSINESS CAPITAL,
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plan, of the MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, the *Daily Telegraph* says, "provides in better form than can be obtained elsewhere a method of saving money with complete safety, accompanied by a profitable rate of interest."

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IF THE ANNUAL DEPOSITS CANNOT BE CONTINUED,
the Company agrees, if depositor is not, at present time, 60 years of age, to pay the full face value of the policy to his estate should he die before the ten years have matured; or if he lives until then, to make him a cash payment; and this notwithstanding the fact that he has only made three annual Deposits, and will not be called upon to pay the balance.

There are several other unique advantages.

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16, 17 & 18, Cornhill, E.C.

J. H. HARRISON HOGGE,
General Manager.

BULL'S EYES.

NOTES OF INTERROGATION:—
Has Mr. Balfour committed himself at last?
Aren't the L.C.C. tram fares exceedingly Moderate?
Is the Budget really a "knock-down" blow for auctioneers?
Does George Alexander expect to take a leading part in the St. Stephen's comedy?
Has the Censor deserved a Caine?
Is it a case of first come, first served, with explorers in America?
Why doesn't Colonel Cody take the high(er) road to Manchester?
Hasn't Lady Cardigan a natural aptitude for telling tales?
Aren't the Kent Police Authorities a "smart" lot just now?
Will the law affecting "Strike anywhere" matches cause a strike anywhere?

The "straight fringe" we are told, is coming into fashion again. We shall wear a straight face if it does.

Some of the farmers have been harvesting on the Sabbath in Suffolk. They couldn't afford to miss a Sun-day.

"Bride's Narrow Escape," reads a heading in a contemporary. Didn't the bridegroom turn up?

Dr. Cook was warmly welcomed on his arrival at New York. We hope they won't make it too hot for him.

The most suitable present for a long-winded clergyman would be a stop-watch.

Mr. H. W. Pearson, who says "A thief is a thief," cannot have been reading the papers lately, or he would know that a thief is frequently an aristocratic person who is not accountable for his or her actions.

The new play at the Vaudeville Theatre is called "The Brass Bottle." It ought to be bright.

Lord Charles Beresford is concerned because the future appears somewhat red. But it may be only a rosy prospect?

The Ohio Methodist ministers who have decided to banish clocks from their churches will now take their own time.

Mr. Orville Wright earned £2,500 by flying, in two weeks. At this rate he will soon be a millionaireonaut.

During the recent manœuvres, the 1st Cavalry Brigade were driven off by the Suffolk Regiment, armed with turnips. *Thrown* into disorder, clearly.

The Leeds Corporation wants to run its trams without rails. They will be run on other lines, we presume?

An actor should never fail to be friendless; he can always find someone to take his part.

"There's nothing like a bankrupt father to make a son succeed," says Maartens Maartens. Then failure means success?

In a duel at Naples the four seconds were all wounded. Evidently they took a principal part in the affair.

"Killed by a Straw," reads an *Express* headline. The last straw, we presume.

"It is a dangerous thing to carry money in your purse," says the Clerkenwell magistrate. If you carry it loose, you won't lose it.

"The Death Gamble," is the name of a new book. A deal in lost souls, no doubt.

"The keynote of London is sombre dignity," says M. Henri Lejeune. He ought to change his name.

The Clerkenwell man sentenced to two months' hard labour for giving a false alarm of fire got put out himself.

A New Jersey man has been bound over under a £25 penalty for kissing his wife against her will. A chased salute.

"Children are more or less a drug on the market," according to Irwin S. Cobb. Not a narcotic though.

"I was keeping myself company," said a witness at London Sessions recently. Was he beside himself?

The principal part in "The Dollar Princess" is taken by Mr. Joseph Coyne. Very appropriate.

The destroyer *Itchen*, which recently went ashore near Kirkwall, was soon refloated. Her men, naturally, were itching to be off.

We read that "the finding of North Pole, after all, is a poor game." But a cook can make game rich.

Whether the Lords throw the Budget out or not, an Earl-ly dissolution is certain.

Are You Awake—Why Not?

All Goods Sent Direct from Factory to Home.

Practically all bedsteads are manufactured in Birmingham. From this city they are sent to furniture dealers everywhere for retail sale, incurring heavy distributing expenses; for instance, from Birmingham to London, and from London Dealer to Purchaser, expenses in carriage, packing, handling, storage, and delivery amount to as much as 20 per cent. of the value of an iron bedstead. Buyers may save most of these expenses and avoid risks of injury by double handling, etc., by purchasing direct from me—all goods being sent direct from Works in a perfectly new condition.

EST. 1889.

Showrooms—62, Moor St., Birmingham.

For Twenty Years

I have supplied the Public Direct (without making use of Shops or Stores) with Bedsteads, Wire Mattresses, Bedding, Cots, Curbs of every description, and also general Household Furniture.

Prompt Despatch. Packed Free. Carriage Paid.

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ST. MILDRED'S HOUSE, LONDON, E.C.

Assets Exceed £10,000,000. JAMES H. SCOTT, General Manager and Secretary.

JOHN BULL'S LETTER BAG.

[The Editor *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when referring to previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and* ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc., which will be duly acknowledged.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write names and addresses upon the back of their work. The Editor can accept no responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work when stamped, addressed envelopes are sent for the purpose.* ALL MATTER SUBMITTED MUST BE ORIGINAL.

The Editor *can express no opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

Disgusted (Worthing) tells us that in connection with the local flower show, a rule has been passed disqualifying all competitors who have done any Sunday gardening—the President being the Rev. E. K. Elliot, of Broadwater. Our correspondent is therefore doing a little more clerical work in his office on Sundays and devoting a portion of Wednesday to his garden. We must have a Worthing branch of the John Bull League.

H. F. (Leicester).—At the moment of answering you, the Harrod's shampoo case is *sub judice*, so our tongue is tied.

J. E. B. (Glasgow) seems to want to fight the man who reported the Cardiff tram conductor.

"John Strange Winter" says her biscuit really belongs to *Punch*, which misquoted her, leaving out "man" in the following: "my grandmother and my mother-in-law were both married at eighteen. . . . one *man* being twenty-two, the other twenty-one." But we fail to see how the grandmother and the mother-in-law could be described as men, even if they had men's names like our distinguished correspondent. "If you see it in the *Daily Mail*," she writes, ". . . you know the rest." Alack, we don't.

"An Englishman" thinks it "a disgrace to civilisation" that Arthur Lynch should be an M.P. But perhaps he has seen the error of his ways.

A. E. W. (Wolverhampton) wants us to publish our ballot-numbers sooner. *Nous verrons.*

B. S., Junr. (Forest Gate), craves forgiveness for having dared to write to the *Daily Chronicle* without asking the permission of R. E. B. (Romford).

J. B. (Ri-eley) wants to know why the Nonconformists don't expel Lloyd George for Sunday racing at Rheims. But even they must draw the line somewhere.

D. O. P. is very angry with Mrs. Crow for calling men "useless," and points out that women were created for the use of the other sex. He writes: "I wonder her husband does not stop away from home altogether if he has a woman like that to deal with. If she hates men so, whatever did she get married for? I read about 'moss-grown cheeks,' but women don't seem to realise how they stuff their faces with dough to fill up the holes left from boils, smallpox and other skin eruptions. I have seen many women with gravy eyes and custard corners. It seems to me that Mrs. Crow wants a man made for her with no hair on his body at all, and I think she will have to go a long way to find one. If I was Jim Crow, I would see that she never had a son or a daughter. I should be greatly obliged if you would publish this, as I feel sure it would teach some of the females a lesson, who would be most likely led to hatred by the ridiculous and ignorant opinion of men by Mrs. Crow, and I may say that Jim Crow is a sensible man in this respect." As a matter of fact Jim wrote the article himself.

"Salt" (Tromso, Norway) endorses our view of Wellman, saying he is "nothing but a big mouth" and has no intention of risking his precious skin anywhere near the North Pole.

K. D. P. (Klerksdorp, Transvaal) complains that the Transvaal Department of Agriculture declines to interfere in the matter of adulterated wheatmeal.

"Argus" (Accrington) says the Foxhill Private Christmas Card Co. is above reproach. The manager has also sent us substantial references.

R. C. (Liverpool) argues at great length that Thaw ought not to be electrocuted, but admits the scandal "that dollars could induce experts to testify to the prisoner's insanity at the murder trials and his sanity afterwards."

U. S. (Pinner) enquires about the Society for Sea-going Stewards. He paid 10s. but cannot obtain a card of membership.

"George" (Chelsea) sends a clever drawing of Cook in bed with a bottle at the North Pole.

A. C. (Bow) and many Others.—An orphan is "a child who has lost father or mother, or both." So you can all eat your own biscuit.

H. C. W. (Chelmsford) writes: "For the future I trust you will bar Mrs. Crow. Jim is bad enough, but of two evils choose the lesser."

G. E. (Folkestone).—We don't believe Peary is advertising for a Cook at the North Pole. Appearances are against the idea.

BIRKBECK BANK

Established 1851.
SOUTHAMPTON BUILDINGS, HIGH HOLBORN, W.C.
2½ PER CENT. INTEREST
allowed on Deposit Accounts, repayable on demand
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on Drawing Accounts with Cheque Book.
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ALMANACK with full particulars, POST FREE.
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LARGEST SALE IN THE WORLD

INSURANCE, OLD AND NEW.

"I'll make assurance double sure
And take a bond of Fate."—
"MACBETH."

It is not generally known that insurance is of great antiquity. This means of protection against pecuniary loss by reason of the wreckage of ships is said to have been contrived by the Roman Emperor Claudius in A.D. 43, he being the first person to perceive so practical an application of the immutable law of average. His scheme was doubtless a crude one—Suetonius gives us no details—but the practice gradually grew among the then civilised nations, and was in general use in Italy in 1194. Fire insurance was a natural sequel to the Great Fire of London, and was introduced here in 1667.

MEDIÆVALISM AND HUMAN LIFE.

It is a striking commentary upon the values placed in earlier times upon life and property respectively, that Life Assurance lagged for a long time behind Marine and Fire, and it was not until 1706 that the first attempt was made in this country to provide in this simple and easy way for the dependents of deceased persons. For many years the offices, hampered by a heavy Government duty, restricted their field to the covering of elementary risks, but in 1889 the "Double Option" system (combining the two forms of assurance against death and old age) came into vogue.

AN EXCELLENT INVESTMENT.

Insurance was now, rightly, becoming recognised as an excellent investment, and premium income increased by leaps and bounds. But new Offices came into existence, and the old ones established branches and agencies in even greater ratio, and competition for business became very keen. Most of the old Offices were forced to modernise their methods, but it was reserved for their younger and more vigorous competitors to open up fields hitherto undreamed of—ways of catering for the thrifty and prudent at which, indeed, the older Offices then looked askance, doubtless feeling them beneath their dignity.

FREE HOMES DEMANDED.

This expansion in the field of industrial insurance was coincident with a significant growth in the number of Building Societies, which in five years increased from 715 to 1,606. Much disappointment was, however, caused to the depositors in such Societies, and the attention of capitalists was attracted to this profitable outlet for their surplus funds. The result was the formation of some of those House-Purchase Corporations which, by facilitating the purchase of homes, have been such a blessing to the people of small means. Many bodies sprang into existence to supply the great public demand for houses upon easy terms, foremost among which was the Provincial Homes Investment Company. THE LONDON AND PROVINCIAL ASSURANCE COMPANY, with which the Provincial Homes Investment Company has now amalgamated, besides insuring against the usual contingencies, has carved out for itself a distinct position in insurance history by its offer of several Combined-Benefit policies and Endowment House-Purchase schemes of a highly attractive character.

SCRUPULOUS FAIRNESS.

The first point to attract the attention of anyone taking up one of the Company's prospectuses, is the praiseworthy clarity in the wording—particularly in the conditions governing its contracts with its policy and certificate holders—an important matter, particularly for such clients as belong to the poorer and less educated section of the community. The operative words in the principal restrictive clauses are even printed in much heavier type than the body of the letter-press—so that there is no possible justification for misunderstanding. The spirit of fairness shown in these early relations with its policy-holders is a good augury of just treatment during the whole currency of the policies.

Let us take a few of the special schemes which the Company offer to those seeking to secure homes. In every case the rate of premium is remarkably low compared to the benefits offered.

A WONDERFUL POLICY.

A "with profits" £100 Endowment, payable at the end of 30 years, can be obtained for a yearly premium of £2 9s. 6d. Should the certificate-holder have the misfortune to lose a limb or the sight of an eye by accident at any time during the 30 years, or in the event of his death during such period by accident, the £100 is payable to him or his legal representative; should he die from natural causes the full amount of the premiums received is payable to his representative. When the certificate has been running for 5 years, the holder is entitled to obtain an advance out of the available funds of the Company of the full £100, on the security of approved freehold or leasehold house property.

He then has several options. He can continue his premiums, thus keeping his policy in force, and (*a*) pay interest at 5 per cent. per annum on the advance until his Endowment becomes due, either through effluxion of time or under either of the accident clauses—when the Company deducts the amount due on the advance and hands over the balance, with a release of the mortgage; (*b*) pay interest and clear off the mortgage by instalments of not less than £5, at his convenience, the interest being reduced proportionately, or he can repay the whole amount at any time on giving 3 months' notice (in this case the Endowment is, of course, relieved of the charge upon it); or (*c*) continue the certificate and repay the principal and interest by quarterly payments spread over 15, 20, or 25 years.

The remaining option is to cancel the certificate and repay the advance by equal quarterly instalments spread over 15, 20, or 25 years, and which instalments cover all interest, law costs, survey fees, stamp duty, etc.

AN IMMENSE ADVANTAGE.

These advances cannot be called in by the Company so long as the conditions are duly observed by the borrower, who thus has an immense advantage over the ordinary mortgagor.

The Life Insurance and Accident benefits may be reserved under this last scheme by a slight increase in the amount of the quarterly instalments.

Twenty-five or twenty-year Endowments combined with House Purchase may also be obtained with, of course, a proportionate increase in the premium rate, and Life Insurance may be added.

UNIQUE "LIFE" SCHEMES.

As would be expected of so enterprising a Company, its Life department covers the whole range of ordinary insurance business, and in addition offers some particularly tempting schemes of a novel and distinctive character. One commendable feature, common to them all with the exception of infantile policies, is the special accident provision, whereby the full amount becomes immediately due in the events to which we have drawn attention.

Its low rates, its generous dealings—which are but slightly sketched above—combined with its evident desire to meet the public in every possible way, have, of course, secured to it a large and ever-growing body of certificate and policy-holders. The thrifty cannot do better than write the London and Provincial Assurance Company, at their head offices, Cleveland House, City Road, London, E.C.

R. (Ogmore Vale).—We understand the Insurance system to which you refer was discontinued by Singer's about five years ago. As you say, your account was opened only two years ago.

J. K. (Ayrshire) and "Mnemonics."—We inquired into the Pelman System of Memory Training some considerable time ago and were satisfied that it is of a thoroughly genuine character. It does not depend upon mnemonics, but is directed to the building up of the memory in a natural manner.

"Man Friday" (Cardiff).—For the names of the employers of labour who entertain a high opinion of International Correspondence College courses, your best plan would be to write for a copy of the booklet issued by that institution. We recently saw many original testimonials to the efficacy of its courses of instruction from the leaders of industry.

L. C. R. (Norbury) and others take up the cudgels on behalf of the Duke of Buccleuch, who was said to have withdrawn a subscription of a guinea a year to a football club on account of the Budget. The fact appears to be that his Grace had never subscribed to the club, so, of course, the subscription was not withdrawn. On the other hand, it seems that the letter to which we referred, declining to subscribe on the grounds stated, was written by some secretary or other employée of his Grace, and it was naturally assumed that there was proper authority for so doing.

W. S. S. (North Finchley) takes exception to a dunning letter being sent to him by the Sandow Grip Dumb-bell Company in an open envelope. This seems to be a growing practice, which we will do our best to put down.

"Observer" says that, after our exposure of the *Profit and Pleasure* swindle, Douglas, of the *Hackney Standard*, will not either refund the cash or even supply his publication. However, we are pleased to hear he is making the money up to the poor Hackney lad on Saturday, when he gets paid. Good luck to him.

E. B. (Southall) tells us his sweetheart, a domestic servant, had a tout from Milton and Son, 15, Dennington Park Road, West Hampstead, call at her employer's house with jewellery. He put his foot in the door so that she could not shut it, and, being frightened that her mistress would see her talking to a man at the door, allowed him to leave a silver watch, from which she was to pay £1 15s. in monthly instalments of 3s. When she had paid 15s. of the amount, E. B. got to hear of the transaction and had the article valued. He was informed that it was worth 10s. only, and Miltons were thereupon told that the girl was under age and declined to pay more, but offered to return it upon being refunded the 15s. Miltons replied with a furious letter, threatening proceedings for illegally detaining their property, and stating that the "Infancy Act" (*sic*) does not apply to cases of this kind. On the contrary, it is the precise sort of case which was intended to be met by the plea of infancy.

J. B. E. (Glasgow), T. F. (Camberwell), T. W. L. (Old Kent Road), L. J. C. (Commercial Road), R. G. C. (Kingaland), and others, bear testimony to the value of Elman's electric pianos, of which some of them have several. One of them suggests that the difficulty probably arises from "Cyros" not understanding the instrument, and that they "should not be hired, bought or touched by anyone unless he makes up his mind to pay for his experience."

J. W. C. (Manchester) asks if we are sure we are justified in our comments on the Thaw case. Yes, cocksure.

"Through the Mill" (Colwyn Bay) says there are ways of curing stammering, and he offers to cure C. R. C. T. (Bedford) free of charge.

H. C. (Southsea) asks if the Stylo Supply Company is a genuine concern. No.

D. B. (Sunderland).—We wonder what the *Sunderland Journal* meant by saying that Lord Rosebery's speech will have influence "in Scotland *as well as* among the sober portion of the electors"?

F. P. (Wellington, N.Z.) says "New Zealand is in a real bad way." He advises people to think twice before emigrating thither. We should think 1,000 times.

S. C. G. (Surbiton) and about a million other readers want biscuits for the *Morning Leader*, *Sheffield Daily Telegraph*, etc., for representing a plank as 18 inches instead of 18 feet in length. But what was there funny about that?

R. L. (Malvern) was amused by a *Daily Chronicle* heading: "Opening of Mr. Harold Cox's season at the Comedy." He wants to know where we shall appear. There is always the Treasury Bench to fall back on.

"The Bard" (Dewsbury) informs W. M. (Birmingham) that Chung Ling Soo is an American, not a Chinaman. We did not know that there was an American nationality.

"A Suffragist" (Brighton) fears lest Chinese liquid eggs may introduce leprosy into this country. Let us hope Mr. Asquith may be spared.

C. H. (Leyton) and an anonymous reader call our attention to the fact that Gerrard, of Catford, is advertising, "Ladies wanted for cutting simple paper patterns." Evidently, through our frequent references to his stencil dodge, the public no longer swallow his bait in its undisguised form. But shouldn't the word "simple" come before "Ladies"?

F. C. (Upper Holloway) tells us he had a suite of furniture on the hire system from the Star Furnishing Company, Highbury, for which he agreed to pay £7 8s. 6d., but the actual value of which he thinks might be £3 10s. He paid £4, and then, falling out of work, was forced to discontinue his instalments. He wrote to the managing director at Ball's Pond Road, explaining how things were, but received no answer. On the 6th ult., at 3.45 in the afternoon, two men forced their way into the house, and after a struggle with F. C. (they seemed surprised to find him at home) took away six chairs and the couch—which he describes as unsoiled—but, a neighbour having arrived, were unable to get the two armchairs—in fact, they got the worst of the combat and retired, threatening F. C. with a summons for assault. F. C. does not contest their legal right to the furniture, but thinks it hard that they should want it all back because there is a balance of less than half the price owing.

"Nemo" (Hull) claims a biscuit for a weather forecast: "Rather cool but close." He thinks this contradictory, and we agree that many use the word close as the equivalent of stuffy. Dr. Johnson, however, gives its meaning as "applied to the weather, dark, cloudy, not clear."

H. E. H. F. (Wigan) condemns otter-hunting and says he saw "a picture of several men and four women, all with spears, stabbing away gleefully at the poor beast in a river, whilst a dozen dogs tore at its flesh." Sickening!

L. (Clapham) complains that officials refuse a new patent-medicine licence the day before the old one expires, preferring red-tape to the public convenience. Nothing surprises us in an official.

Mrs. W. I. (Sanderstead) has been scolding a newspaper for publishing "atrocious pictures" of stag-hunting.

"Comme il faut" complains that the Telephone Instalment System Co. duns him in an open ½d. envelope.

(We regret we are obliged to hold over a large number of replies.)

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Whether or not you have ever dealt in American Railroads, or Canadian Stock we proclaim this fact; send us at once the application form attached below and learn from your own experience whether our advices and methods are valuable. We shall not invite you to any other dealings before we have completely proved that we know what we are talking about.

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Nowadays almost everybody has a friend who is a dealer or broker in Stocks and Shares, so we cannot expect that you should give us the preference, unless we actually prove to you that we are often sooner and better informed than other firms. In the end the public will transact their business where the best profits are to be gained and the best conditions to be obtained.

We shall prove to you that our advices are valuable.

A Trust in Trunk Ordinary: It is our intention to possess in 1909 the largest amount of clients that ever a stock broker or dealer could boast of, and we will realise this fact through our Trust Operations. We will force you to a certain degree, at least once, to give us an order and to form your own opinion about our method of dealing and the capacities of our correspondents.

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"Don't be a Bear on America," J. Pierpont Morgan said. "That man who is, goes broke." And we say "America is going to hum and Canada too."

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A Trust in Grand Trunk Ordinary (For every Thousand Dollars you must send £2—and the estimated profit is £40—in 3 months).

Condition 1st. All shares are opened at the London closing price of Saturday, the 2nd of October, which quotations are controlled by almost every English paper (Globe, Daily Telegraph, Financial News, Financial Times, &c., &c.). Suppose the closing price in London should be 24⅞—24⅞ then is the buying price 24⅞ nett, which means naturally without you paying any further commission or other expenses. If you sell or buy according to tape prices and yet have to pay commission you are paying too much.

A Daily Newspaper, from which you are able to ascertain these prices exactly, is sent you free of charge with every order.

2nd. All transactions will be closed the same date at London closing price, i.e., three months after the Trust opens, i.e., Monday, 3rd January 1910, and all profits, without any limit will be returned with the two pounds of your remittance.

3rd. If on Monday, 3rd January, 1910, there would have been no profit made, the transaction will be kept open for the next 3 months, i.e., Saturday, 2nd April, 1910, without any further margin. We hope it is now quite clear to you that the worst that can happen is that the closing quotation in London on 2nd April, 1910, is 1 per cent. or more under the quotation of 2nd Oct., 1909, and then, and only then, would your loss be £2, and under no circumstances more than the two pounds remitted.

4th. Every buyer receives a stamped contract informing the purchaser that if necessary we keep the account open for 6 months, and that the entire responsibility of the buyer is limited to the £2 remitted.

OUR CORRESPONDENT PREDICTS:

Trunks within three months will be 44¾ per cent. that means those investing in Trunks should make a profit of £40 on every Thousand Dollars. Please keep in mind that the same correspondent after an interview with one of the best known American financiers predicted a rise of 60 per cent. in Unions, and those who have followed our advice will not have forgotten this.

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THIS FORM MAY BE USED. J.B.

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If you will invest a larger amount, please make the form out accordingly. For instance: If you wish to make out the form for $5,000 you must remit £10. You can also REMIT BY POSTAL ORDER OR CHEQUE.

More of these forms can be obtained by application to our offices or by writing.

RACING NOTES.

By W. Lotinga.

("*Larry Lynx*" *of* The People, *and* "*Magpie*" *of* The Globe.)

A la Pure Gem.

It is extraordinary how some horses shorten in price for big betting races without having been dealt with. It is the people who want to back a certain horse that guides the cautious bookmaker.

Little known.

Colonial horses imported here or those exported from this country lose their form through being put on board immediately straight out of training, before what is termed "letting down," prior to shipping.

Attention rivetted.

When the start actually takes place out of sight or on the 6 and 7 furlong courses at Hurst Park or the 6 furlong straight course at Epsom, so that everybody is dependent upon the signal flag posted nearer to and within sight of the stands, notice how *everybody* fixes a steady gaze upon the flag itself, just as if it was a field of horses!

Settling Day.

Few really realise what the volume of betting is over a week such as that including meetings like Manchester and Hurst Park, and yet the enormous settling passed off promptly and agreeably on the Monday, the usual turf pay-day, at the chief clubs. Many a man had forty or fifty bets during that period, with probably twenty different bookmakers for varying amounts, at all sorts of odds, and with everything done in a hurry, and the roughest of notes made of the verbal contracts. Yet in hardly a single case was there even a trivial mistake.

Prophetic.

Newmarket is never a good betting card—especially for those away from the course; and I can only suggest that if Morena runs for the Handicap on Friday, that this nice little horse must about win. The Nurseries and the Sprint Handicap will have been too seriously governed by what has happened during the earlier stages of the meeting to guess at the possible results now. Alexandra Park, too, at the week-end only points to the possibility of Marie Lohr gaining the October Nursery, as she was unquestionably very unlucky at Windsor when favourite, and has been erased for other engagements but left in here—in itself an obvious tip.

Next Monday King's Champion will be fit enough to contest the Nottingham Handicap, which he may win. I shall be able to deal shortly with the prolific and high-class Kempton programme in next week's notes, as also fully with the Cesarewitch and Cambridgeshire. At the moment I have no need, or desire, to alter a syllable of the previously expressed opinion that

K.C.B.

will about win the Cesarewitch, and that Lord Carnarvon's best—probably Mustapha—must be dangerous in the other race. The two form a reasonable double.

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